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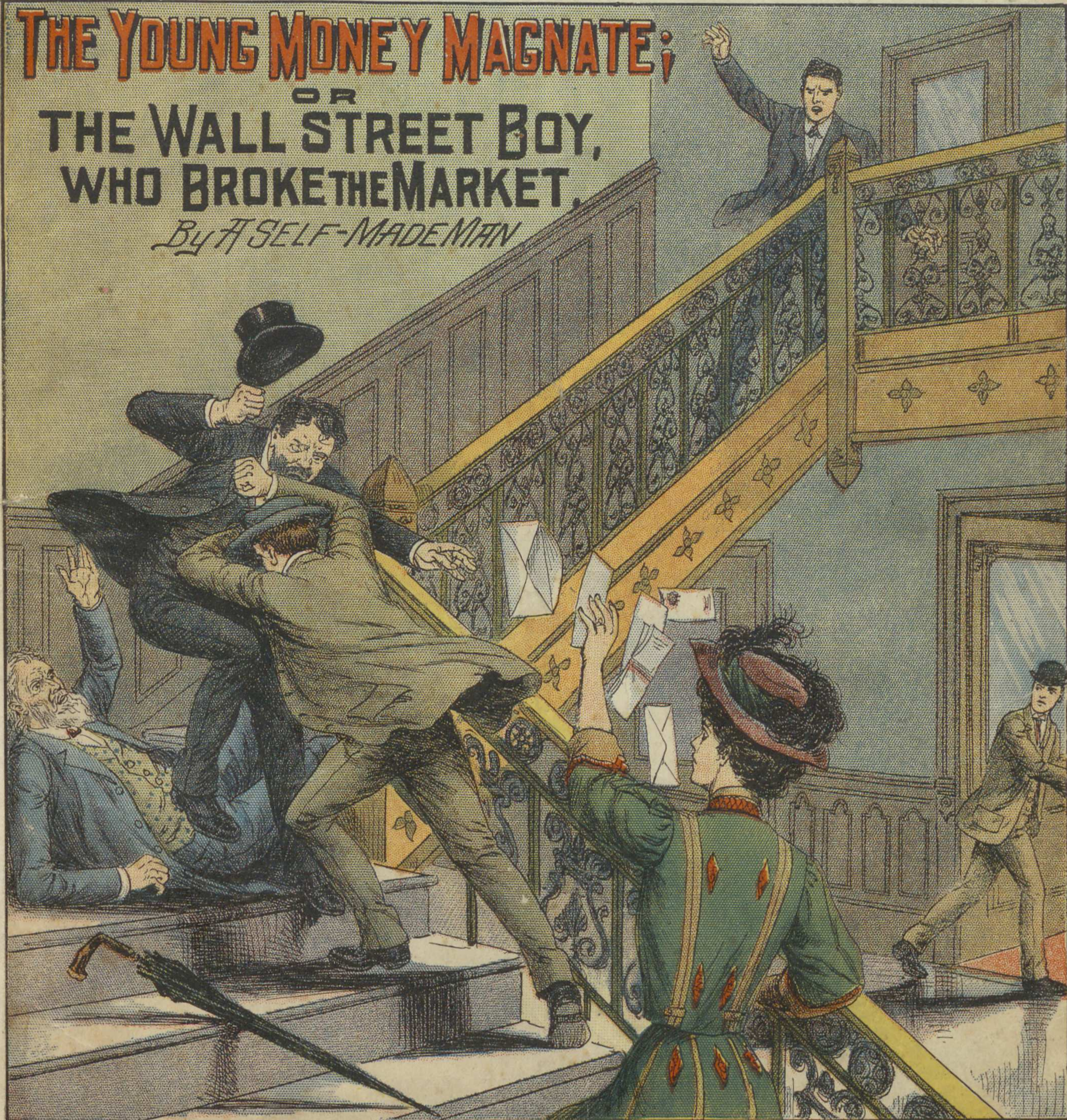
STORIES OF BOYS WHO MAKE MONEY.

THE YOUNG MONEY MAGNATE;

OR

THE WALL STREET BOY, WHO BROKE THE MARKET.

By A SELF-MADE MAN



Mr. Pindar, in his reckless haste, collided with and upset the old gentleman who was ascending the stairs ahead of Fred. Farnham, indignant that he did not stop to apologize, lowered his head and butted him squarely in the chest.

Fame and Fortune Weekly

STORIES OF BOYS WHO MAKE MONEY

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THE YOUNG MONEY MAGNATE

OR

The Wall Street Boy Who Broke the Market

By A SELF-MADE MAN

CHAPTER I.

A GERMAN BOY IN WALL STREET.

"Vot's der matter mit you? You dinks you push me py dis line oud? Vell, you don't done it, I ped you."

The speaker was a stout German lad, with a full-moon countenance, in which his eyes, nose and mouth seemed lost in the hollows between his mountainous cheeks.

He was dressed in a new suit of store clothes, with a flaming red necktie, while a derby, that looked two sizes too small, was perched upon the top of his thick, light hair.

He occupied the head position of a long line of boys of all ages between fourteen and eighteen, that extended from a door whose glass panel was lettered: "Fred'k Farnham, Broker. Stocks and Bonds Bought and Sold on Commission," down the corridor to the elevator.

They were there in answer to an advertisement for an office boy and messenger which had appeared in a morning daily.

The German boy had been the first to reach the coveted position by the door, and the others had lined up after him as fast as they appeared on the scene.

By nine o'clock there were all of fifty waiting to see the boss of the office.

What chance the late comers had of catching on would be hard to say, but they waited expectantly, just the same.

The German boy had held his place not without some difficulty, because the lads behind him resorted to all sorts of tactics to squeeze him out.

His size and weight, however, stood him in good stead,

for, having seized the handle of the door as a purchase, his huge bulk resisted successfully all assaults made upon him.

The boys made him the mark for all kinds of gibes between their united attempts to oust him from his vantage point.

His hat was tipped over his eyes several times, and finally he had to hold it to save it from being swept off his head and made a football of by the more frolicsome of the rival applicants.

For a long time he stood the wordy and muscular assault without saying anything, but even his phlegmatic nature was aroused at last and he retorted with the sentences that opened this chapter.

A howl of derision from those just behind him greeted this evidence of his having woke up.

"Say, you Dutchman, do you expect to get the job of office boy down here in Wall Street?" shouted one of the lads.

"Dis here ain't a corner grocery, you lobster!" yelled another.

"How long have you been out of Ellis Island?" asked another.

"Shoot the hat!" came from a fourth.

"You fat galoot, it would take you all day to get as far as the Stock Exchange!"

"I'll bet he doesn't know where the Exchange is!"

"Did you come up on the freight elevator?"

"Say, fellers, once more, all together!" cried the boy just behind the German.

The line suddenly swelled and a tremendous force was brought to bear on the obstruction at the head.

The young foreigner was fairly swept off his feet, but he clung to the door handle like grim death.

The boy right behind him, who acted as the head of the wedge, lost his hold on the German's back, and in a moment fully twenty boys were sliding and rolling down the corridor in a confused bunch, leaving a wide gap in the line.

With a yell of exultation the rest of the boys dashed forward and closed up the space behind the German, leaving the lads who had tried to displace the leader out in the cold.

The boys who had lost their places picked themselves up and then there was trouble.

They came back and attacked the chaps who now held their places.

In a moment a small riot was in progress in the corridor.

A dozen slugging-matches were going on all at once, to the great detriment of the clerks, stenographers and others connected with the offices in that section of the big office building, who were making their way to work.

The actual line was now reduced to about a dozen of the tailenders back of the redoubtable German, who watched the wholesale scrap with a satisfied grin.

One of the elevator men reported the disturbance that was taking place on the sixth floor, and the superintendent and head janitor went up to put a stop to it.

They had their hands full.

As fast as the boys were separated they resumed the scrap at another point.

The uproar naturally attracted a great deal of attention, and a crowd of spectators gathered to watch it.

Finally the superintendent entered one of the offices and telephoned for the police.

A patrol-wagon and a dozen of the reserves were sent to the building.

Part of them came up in one of the elevators, along with a bright-looking, handsome and well-dressed boy of perhaps eighteen.

The cops and the boy got off at the sixth floor.

The boy himself was astounded at the scene of confusion that greeted his eye in the corridor where his office was, for this was Fred Farnham, the broker, whose advertisement was responsible for the gathering and excitement in the building.

He had only been in business for himself a few weeks, having prior to that been the Stock Exchange representative of Robert Fulton, an Exchange Place broker, in whose office he had been advanced from messenger.

Having accumulated a small capital through fortunate speculation in the stock market, he had taken advantage of Mr. Fulton's retirement from business to branch out for himself.

He had a widowed mother and a fifteen-year-old sister to support, and lived with them in a modest five-room flat in Harlem.

"Great Scott!" he exclaimed, as he viewed the rumpus. "What's going on here? Looks like a free fight."

The next elevator dumped half a dozen more policemen out at the floor, and soon the officers had all the scrappers in charge, and were marching them toward the different elevators.

When Fred walked toward his office after order had been restored, he found the German boy and perhaps fifteen others lined up awaiting his appearance.

"Stand back, please, so I can open the door," he said, eyeing the leader of the line with some curiosity.

"Yaw, I done dot; but I pen here first," said the German, with some anxiety lest he lose his place even then.

"What's your name?" asked Fred.

"My name vos Meyer Suppegreenz."

"How old are you?"

"Sigsteen."

"Well, walk inside," said Fred, opening the door and entering.

The German boy followed him and the whole line brought up in his rear, ranging themselves from Fred's desk to the door.

"I guess you've never worked in Wall Street," said the young broker, after he had seated himself, looking at Meyer Suppegreenz.

"Nein; but mine uncle said dot I vos der poy for der shob," replied the applicant.

"Your uncle said that?" answered Fred, repressing a smile.

"Yaw, I ped you."

"But I want a boy who is quick on his feet and bright as a steel trap."

"Vell, I vos quick mit mine feets, und I don't been a fool, neider."

"Got any references?"

"Yaw, I ped you."

The boy put his hand in his pocket and produced a letter.

It was a strong recommendation from Julius Schmidt, the leader of the district where Suppegreenz lived.

"How long have you been in this country, Meyer?"

"Aboud fife months."

"What have you been working at?"

"Der grocery pizness."

"Don't you like it?"

"I sooner peen a proker some day than own a grocery shob."

"What put it into your head that you'd like to be a broker?" smiled Fred.

"I haf an uncle vot is a proker in Yarmany, und he makes money shust as if he vos finding id."

"You didn't work in his office, did you?"

"Yaw. I used to run mit der errands oud, carry der moneys und shecks to der pank, und took der people's names into mine uncle ven dey called to see him on pizness."

"Where is your uncle in business?"

"Frankfort by der Main on."

"Why didn't you stay with him? You had a good chance to be promoted, didn't you?"

"I vent to seen a svedheart off mine by der poat off von day und der plamed steamer put oud to sea pefore I got mineself on shore again."

Fred laughed at the naïve way he put it.

"So you had to come to America whether you liked it or not?"

"Yaw, I ped you."

"You had to work your way, I suppose?"

"Don't say nottings apoud dot. It vos a sore spot mit me. I vos a wreck ven dey put me on dot blaces dey call Ellis Island. Dey would haf made me done der same pizness down in der coal-holes all der vay pack, only dot mine

sweetheart told mine uncle, der groceryman, und he got me landed mit a pull."

"Well, sit down, Meyer, till I talk to these other boys."

Fred examined all the other applicants in turn.

There were only two that he fancied out of the bunch.

He took their names and addresses and then dismissed them as he had the others.

Although Fred, with an eye to the future, had intended to hire a bright-looking, active boy, he decided, for reasons that had suggested themselves, to give the German boy a trial and see how he would pan out.

He had an idea that Meyer Suppegreenz would be something of a novelty in Wall Street and would attract considerable attention.

This would serve to bring his employer more prominently to the notice of the brokers, who would wonder how Fred Farnham came to hire such a recent importation from the Fatherland.

The young trader had no doubt but he would get the grand laugh, but he intended, if the boy had the stuff in him, to turn the laugh on the brokers themselves by making a first-class messenger of Meyer in time.

So, with this purpose in view, he told Suppegreenz that as he was the first to reach the office he would give him the opportunity to make good.

Then he explained what the office boy's duties would be for the present, and told him to seat himself in the outer office by the window which looked out on a narrow court, or air-shaft.

As there was a big room full of pretty girls employed by an insurance agent right across from his post, Meyer was soon deeply interested in watching their nimble fingers manipulating their typewriters.

It wasn't long before the girls discovered the rather comical countenance of Suppegreenz peering over at them, and he immediately became an object of interest to them.

While the German boy and the fun-loving girls were taking one another in, Fred sat in his private office studying the market report of the previous day's operations on the Stock Exchange, and reading the latest Wall Street news.

CHAPTER II.

MISS TILLIE BANCROFT.

Half an hour elapsed and then the office door opened and Brokers Fox and Carter entered the reception room.

Meyer Suppegreenz jumped up as quickly as though he had just sat on a tack.

"Vell, you called to seen Mr. Farnham, ain't id?" he asked the brokers.

They looked at him in some surprise.

"Is Mr. Farnham in?" asked Broker Fox.

"Yaw. I took your names inside off you blease."

"Tell him Mr. Fox and Mr. Carter."

"Blease took a seat," said Meyer, and then he walked into the private room and announced the names of the two visitors.

"Tell them to walk in," said Fred.

"Shentlemen, blease to valk by der office in," said the German lad, and the two brokers stepped into the inner room.

"Glad to see you, gentlemen," said Fred. "Help yourselves to seats."

"You've got quite a cozy little sheep-shearing den, Farnham," said Fox, gazing around the young broker's sanctum. "This is quite a surprise to see you as a full-fledged trader. By the way, that can't be your office boy outside?"

"Yes. That's my office boy and messenger," replied Farnham, with a smile.

"Great Scott! Is that so? Where did you get hold of him?"

"He answered my advertisement this morning and I hired him on trial."

The brokers looked astonished.

"Do you mean to say that you expect to keep him?" asked Carter.

"Certainly, if he makes good."

"Why, the messenger boys in this neighborhood won't do a thing to him."

"No, I don't think they'll do much to him. He's pretty husky."

"Oh, come, now, Farnham, you've been a messenger yourself and know how it is. He won't last down here. The boys will do him up in no time at all."

"Perhaps they will, but it's my opinion they won't. I'll bet anybody who tries to step on his neck will get all that's coming to him. Have a cigar, gentlemen? I don't smoke myself, but I keep a box of perfectos for those who do."

"Thanks. I don't mind if I do," said Fox, helping himself.

Broker Carter also selected a weed and lit it.

"I suppose you're not very busy yet," he said, blowing out a few rings of smoke.

"Well, hardly. There's no great rush as yet on the part of the public to overwhelm me with their orders. I expect that will come later."

"Are you buying anything yourself?" asked Fox.

"No, I can't say that I am."

"Perhaps I could sell you some shares of the Blizzard Gold and Silver Mining Co., of Ivanhoe, Nevada. It's a new and promising proposition just coming to the front. A customer left a block of 10,000 shares with me to dispose of for him. I can recommend it as a good investment. If you'll take the stock I can quote a special figure on it."

Fred shook his head.

"I'm not interested in mining stocks," he said.

"Maybe you'd like to take a flyer on A. & B.?" said Carter. "It's a stock that is bound to rise as soon as the market wakes up. It's going at 32 now, but, as I need cash, I'll sell a thousand shares at 30."

Fred declined to nibble at this apparently tempting offer.

The brokers tried to sell the young trader other stock that they were anxious to get rid of, but he wouldn't buy, so, in a little while, they went away disappointed.

"I wonder what they take me for?" Fred chuckled as the door closed upon his visitors. "I'm not locking my money up in dead wood. In fact, I haven't any too much fleece to do business with. I suppose more of the brokers will be paying me a visit on the same errand. They might save themselves the trouble for I'm not biting at such bait."

At that moment Meyer opened the door and came in.

"Vill you seen a young lady py der names off Miss Pancroft?" he asked.

"Certainly. Show her in."

The German boy ushered a very pretty girl into the inner room.

Fred bowed and pointed to the chair beside his desk.

"Be seated, Miss Bancroft," he said, politely. "What can I do for you?"

"Are you Mr. Farnham?"

"Yes, miss. That's my name."

She handed Fred a letter.

He opened and read it.

It was from the old cashier of his late employer, introducing Miss Bancroft to the young broker's notice.

The note went on to say that the girl was a capable stenographer out of work.

That she had a widowed mother and several young sisters dependent on her for support, and the writer would consider it a personal favor if Farnham could put something in her way.

"Well, Miss Bancroft," said Fred, "I'm sorry that I have no work for a stenographer at present. I have only just opened up for myself, and business hasn't begun to come my way yet. I shall be glad to help you get something to do, however. If you would like to make my office your headquarters I'll get you a table and a typewriter. There are a good many people in this building who do not employ a stenographer steadily. You could make arrangements with a number of them to take dictation in their offices and then typewrite the matter up here. I think you could get work enough to keep you busy. If you consider my suggestion in a favorable light I will do all I can to get enough work to start you going, and after that you can do a little canvassing yourself."

"I thank you very much for your kindness," replied the girl, gratefully. "I have found it very hard to get a satisfactory position. I have answered more than a hundred advertisements, and have made a great many calls, but without result. I should be glad to accept your offer, but I don't think I ought to put you to the trouble and expense that it would necessarily entail."

"It is no trouble for me to do a favor for one who needs it as much as Mr. Fry's note indicates, and I may say that I shall be glad to oblige Mr. Fry in this matter, as he has been a good friend to me during the time we both worked for Mr. Fulton. As for the expense, I think \$100 will cover the outlay. If you do well you need not even be under obligation to me for that. You can pay for the typewriter a little at a time. As for charging you desk room, I wouldn't think of doing such a thing. The little work I may need from time to time will offset that. What do you say, Miss Bancroft? Shall I have a table put in for you this afternoon and order you a typewriter?"

The young lady hesitated.

The proposition appealed to her, but she felt as if it was too much to expect of a stranger, especially one not yet himself established in business.

She said something to that effect.

"Miss Bancroft, I shall be glad to have you here. Your presence will add a business air to my office that it lacks at present. Callers will think I am doing something, even when I'm not, when they see you clicking away at your machine. On the whole, I think you will be doing me something of a favor by gracing my small establishment with

your presence. At any rate, you've got to get busy in order to obtain money to support your mother and sisters, and, as I said before, it will afford me much pleasure to help you out in any way I can."

"Then I will accept your generous offer, Mr. Farnham, and I hope you will understand that I feel deeply grateful to you for making it," she replied, with tears in her eyes.

"All right," replied Fred. "I will consider the matter settled. I will order the table and the typewriter for you this afternoon when I go out to lunch, and you can come in the morning, say, about ten, and we will talk about getting work for you to do. I will have some business cards printed for you to distribute when you go around the building, and I will also insert an advertisement in one of the Wall Street papers bringing you to notice as a public stenographer. You may also rely on me to do anything else in my power to push you ahead."

The girl thanked him with some emotion, and then arose to take her leave, promising to be at the office at ten o'clock next morning.

CHAPTER III.

THE TIP THAT FRED GOT THROUGH MEYER SUPPEGREENZ.

That afternoon Fred bought a table and a typewriter for Miss Bancroft, and they were delivered by five o'clock.

He also left an order with a printer for a few hundred business cards with her name, address and occupation on them.

As he had nothing of importance on his hands that day he spent an hour interviewing a number of the business people of the building in behalf of the girl.

Several of the persons who had no regular stenographer promised to employ Miss Bancroft to do what they wanted done if her terms were reasonable, and Fred was satisfied she would do very well after she got started.

He kept Meyer till four o'clock that day to look after the office while he was out, and when he returned at that hour the German boy told him that several gentlemen, who said they were brokers, had called to see him.

"What were their names, Meyer?" asked Fred.

"Vell, von vos Mr. Ventvorth."

"Wentworth; yes."

"Anudder vos Fingle someding."

"You mean Finklesheim, don't you?"

"Yaw, dot's right. Und der udder, vell, he vos a funny liddle fellow mit a glass eyes, und red hair vot stuck up like der quills off der porcupine."

"Oh, I know who you mean. His name is Pindar."

"He didn't said vot his name vos. He yust let der udders done der talking, but he looked der blaces all around as if he had some pizness to found fault."

Fred laughed, for he knew Owen Pindar was a nosey kind of man.

He was a broker with a rather shady reputation, and his office was on that floor.

Fred knew him only by sight, and was not particularly anxious to know him any better.

Finklesheim was another trader that the young broker was not over-desirous of numbering among those he was pleased to receive as callers.

He was as shifty as quicksand, and as dangerous to have dealings with.

Those he caught in his toils he squeezed as dry as a sponge, and he was so foxy that no one ever had much success in setting a trap for him.

He, also, had his office on the same floor with Fred.

"Well, what did the gentlemen have to say?"

"Ven I told dem you vos oud dey wouldn't took mine vord for dot, but looked into der private rooms to seen off I vos a liar. Der shent mit der glass eyes vos going in, but I grabbed him by der arm und says 'Nein, nobody gone in dere ven der poss vos oud.' He got hot by der collar und said who I vos, anyway? I said I vos der office poys, und vos in sharge off der places. Der udder two laughs at dot, und Mr. Ventworth said where I come from? I said from Yarmany, und dey laughs again. Mr. Ventworth den said to Mr. Finglesomeding dot he vondered where you bicked me up. Mr. Finglesomeding said he guessed I blew py der vinders in. Dey all laughed as if dot vos a funny shoke. Dey vent in der hall und I listen by der door. Den I heard Mr. Finglesomeding say to der man mit der glass eyes dot he guessed you vos a easy mark, und dot you wouldn't last so long. Dey vent und stood py der vinders where I seen der girls vorking mit deir fingers by some liddle machines, und talked togedder. Mr. Ventworth said, 'Let's sold him some off dot new Blizzard stock vich looks purty nice but ain't vorth der paper it vos printed on.' He said dot he got took in himself mit 10,000 shares, und he would like to got rid mit it before der bottoms come oud off it. Der udders said dot dey got some off it, too, und would be glad to sold it to you. After dot vos agreed on dey got talking about somedings dey called D. und G. Dey said der pools vos all ready, to gone ahead und puy all der shares in sight, und dot dey oxbected der brices would gone to 80 inside off a veek, vhen dey would sold oud und took in der brofits. Dey den valked away."

Fred was much amused by Meyer's report until the German boy began to mention what Wentworth and his companions said about D. & G., then he pricked up his ears with considerable eagerness.

He made Meyer repeat that part over again, and questioned him closely as to the exact words the visitors had used as near, as the boy could remember.

He saw that his office boy had gotten hold of a valuable tip by having sharp ears and listening to the conversation in the hall.

It was evident that Wentworth, Finklesheim and Pindar were interested in a pool that was about to buy up D. & G. shares on the quiet for the purpose of booming the price after they had succeeded in cornering the stock as well as they could.

Fred saw the advantage the knowledge would be to him and determined to profit by it before the stock advanced in the market.

It was quite clear to Fred that the men would not have spoken their minds so freely in the hall if they suspected that Meyer was listening.

Fred chuckled to himself as he thought the matter over.

Meyer certainly had a wooden face, but he was pretty sharp, for all that.

"He's liable to hear a whole lot of things that wouldn't come within earshot of a bright-looking lad," he said to

himself, after telling his new boy he could go home for the day. "I wouldn't be surprised if I had a prize package in him. Why, this tip on D. & G. alone ought to stand me in several thousand dollars in profits. I'm mighty glad I hired him. It is clear he won't let any visitor monkey around the office when I'm out, and he's big and strong enough to make people respect him. Yes, I think Meyer is all right. He only wanted \$5 a week, but I guess he's worth \$8, all right. At any rate, that's what I'm going to give him."

Fred went to his desk and looked up the standing of D. & G.

It was going around 60.

If it went up to 80, as Mr. Finklesheim said it would, according to Meyer, that would represent a good profit on a thousand shares or more.

In fact, it was just like finding money.

Fred waited till the table and typewriter for Miss Bancroft had been delivered, and then he went home.

Next morning Meyer opened up the office and mounted guard till his employer appeared.

At ten o'clock Tillie Bancroft walked in, and Fred told her that he had secured the promise of work for her.

He gave her a paper with the names of the gentlemen who had consented to give her a trial, and told her to call on them at once.

She did so, and secured three engagements.

She began taking dictation right away in the three offices, and got enough work to keep her busy all that day.

Meyer watched her take the cover off the machine and get to work with not a little curiosity and interest.

At length he got bold enough to go and stand near her.

"Vot you calls dot machines?" he asked.

"A typewriter," she replied, with a smile.

"Is dot so? In mine uncle's places in Frankfort by der Main on he had a gel vot vorked her fingers py a different kind off a typewriter."

"What was the name of it?"

"Vell, you got me dot time, I ped you. I couldn't told you to safe mine lives. You are going to vork mit dis offices in, yaw?"

"Yes."

"Vill you told me your names?"

"Tillie Bancroft."

"So-o? Vell, mine is Meyer Suppegreenz. I am a pully poy midoud a glass eye."

The girl laughed at the way he said it, and also because his name sounded just like "soup greens."

"I haf a svedheart dotlooks yust like you, only she's got light hair und plue eyes, mit a big dimble py her moud," said Meyer. "Py shinsher, I wouldn't lost her for all der moneys py Wall Street."

"You think a good deal of her, then?" said Tillie.

"I ped you. I vill marry her some day ven I got to peen a proker mit a bank account so big," and Meyer illustrated in his own way how big he meant.

The conversation was interrupted by Fred.

"Meyer," he said, "you are not very well acquainted with this neighborhood. I think you had better go out and take a walk around. Find out where the Stock Exchange is, and the names and locations of the big office buildings. Understand?"

"I ped you. I found dem all oud pefore I got pack."

Fred then gave him some general directions regarding the financial district, and explained where the Exchange and the more prominent buildings were, and then Meyer put on his derby, which made Miss Bancroft laugh, it looked so funny on his big head, and walked out of the office.

"He is a comical-looking boy, isn't he?" she said to Fred.

"Yes, he is; but there are no flies on him, just the same. I'm willing to bet that a good many people will get fooled on him before he's been a month in the Street. Well, I'm going to leave the office in your care until either Meyer or I get back. You can tell anybody that asks for me that I'm over at the Stock Exchange."

He went directly to his safe deposit box in the Washington vaults and took out \$18,000 of his small capital.

With this he visited the office of a well-known broker, named George Westcott, with whom he was on friendly terms, and gave him an order to buy 3,000 shares of D. & G. at the market on the usual margin, which would amount to about the \$18,000.

Then he went over to the gallery of the Exchange and watched the buying and selling of stocks by the mob of brokers on the floor.

About one o'clock he went to lunch, and when he got back he found Meyer reading a German novel with a picture cover.

CHAPTER IV.

FRED MAKES A NEAT PROFIT AT THE EXPENSE OF THE SYNDICATE.

"Is Miss Bancroft out to lunch?" he asked the boy.

"Yaw. She said off you come in pefore she got pack to told you dot Mr. Ventworth vos here to seen you."

"All right. How did you make out yourself, Meyer?"

"Vell, I did purty goot. I had to ask some questions off peoples, but dey told me vot I wanted to found oud. Some off der poys tried to blay some tricks mit me, but it didn't vork, I ped you. Dey tink demselufs purty smard, but I seen fellers yust like dot pefore, und dey don't got noddings on me, I ped me your life."

"Then you could find the Stock Exchange if I sent you there, eh?"

"I ped you I could found it."

"Know where the Mills Building is?"

"Yaw. It vos on Proad Street, down avays."

"Where is the Vanderpool Building?"

"Oxchange Places, py New Street."

"That's right," said Fred, who asked him the locality of a few more buildings, and was surprised at his accurate knowledge of their situation.

Miss Bancroft returned after a little while and resumed her work.

When three o'clock came around Fred told Meyer he could go home for the day.

"Shimmany cribs! But dis is a fat shob, I ped you," he muttered to himself as he went out the door.

At a quarter past three Miss Bancroft looked into Fred's private office and told him that Mr. Wentworth and Mr. Finkelsheim wished to see him.

"Tell them to walk in," said the young broker, and a moment later the two gentlemen came into the room.

"How d'ye do, Farnham?" said Mr. Wentworth, with apparent cordiality. "We've caught you in at last."

"I'm pretty well, thank you. How are you, Mr. Finkelsheim? Make yourselves at home, gentlemen."

They seated themselves, Mr. Wentworth appropriating the chair next to Fred's desk.

"Finklesheim and I called to congratulate you on your debut as one of the boys," said Wentworth.

"Thank you, both," replied Fred, though he knew that neither of the traders was sincere in their congratulations.

"Let me see, you've been in business about a week, haven't you?" said Wentworth.

"About that."

"I don't see how you find the work to keep a stenographer busy."

"She's a fine-looking girl," put in Finkelsheim. "I'd like to make an exchange with you, Farnham."

"I guess you're joking, Mr. Finkelsheim. You've a pretty smart little girl."

"Yes, she's smart enough. Say, where did you pick up that animated pretzel you have for an office boy?"

"I got him through an advertisement in the paper."

"He'd look better in a grocery store than down in Wall Street. Whatever made you take him on?"

"What's the matter with him?"

"He looks like a Dutch cigar-store sign. Why, you'll be the laughing stock of the Street if you don't ship him."

"I guess I can stand that, Mr. Finkelsheim. I'm going to break him into the business. He wants to be a broker."

The two traders roared at that.

"That's pretty rich," said Finkelsheim. "I must tell that around. Never in the whole course of my experience have I seen such a thick-headed boy in Wall Street."

"By the way, Farnham, to change the subject, would you like to invest in some shares of the Blizzard Gold and Silver Mining Co.?" asked Wentworth. "It's a new mine, but, from all accounts, it's a hummer. I can put you next to 10,000 shares if you would like to take them. They're going at 15 cents to-day, but I haven't the least doubt they'll be selling at a dollar before many months. The ore marked out in that mine is simply of phenomenal richness."

"Sorry, Mr. Wentworth, but my funds are all tied up at present in a little deal I have on the tapis."

"What deal is that?"

"I don't care to say what it is, but I expect to make a few thousands out of it."

"A few thousands, eh? You couldn't make a few thousands easier than going into the Blizzard mine."

"Then I take it that you've got a good-sized block of it?"

"Yes, and so has Finkelsheim; but we've both got customers who are pressed for cash and must sell their Blizzard stock."

"If the mine is as good as you say it is, you should have no difficulty in disposing of the stock."

"We'll have no difficulty in getting rid of it, but we thought we'd give you a chance to take some of it before we put it on the Curb. If I were you I'd try to hunt up a few dollars and take a few thousand shares off us."

"I'll think about it, Mr. Wentworth. Should I have some spare funds in a day or two I'll drop into your office and see you about the matter," replied Fred.

"I'll tell you what I'll do with you, Farnham: if you'll

take that block of 10,000 shares I have for sale I'll let you have it for 12 cents. That is as good as presenting you with \$300. What do you say? Shall we make the deal?"

"Not at present, Mr. Wentworth."

The trader looked much disappointed, and after a few more words the two visitors took their departure.

Fred laughed quietly to himself as they went out.

"Thought they'd drive off some of the Blizzard stock on me. Well, they found that it wouldn't work. I hope to make them and their friends take in those 3,000 D. & G. shares at a big profit to myself in a few days. I wish it was Finkelsheim alone, but you never can catch that chap napping. When he loses money it is always with a crowd, and then he has the satisfaction of knowing that he isn't the only one up against it."

When he went into the outer office he found Miss Bancroft putting on her hat preparatory to going home.

"Done for the day, Miss Bancroft?" he said.

"Yes, I just finished my last piece of work. I have done very well for a first day, and have promise of as much more for to-morrow. I am sure I never can thank you enough for your kindness, Mr. Farnham. You have shown a good deal of interest in one who was a stranger to you till yesterday."

"Don't mention it, Miss Bancroft. We're not strangers now, at any rate. In fact, I hope we shall become very good friends."

"I am sure we shall," she replied, with a blush, as she noticed Fred's admiring gaze fixed upon her.

Then she held out her hand to him and bade him good-afternoon.

"She's a nice girl, all right," soliloquized the young broker, watching her pass out at the door. "I never saw a girl I liked so much. I'm glad she's attached to my office, and I'm glad to have been able to do her a favor. It will kind of make me solid with her, and that will suit me first-class."

Next morning when the Exchange opened and the first quotations began to come in, Fred noticed that D. & G. had gone up a point.

It didn't advance again that much for a couple of days, when it reached 62.

"Well, I'm \$6,000 ahead of the game at this point," said Fred, with considerable satisfaction. "How Wentworth, Finkelsheim and the rest of their bunch would howl if they knew I'd got in on the ground floor with them on D. & G. I let Westcott in on the tip and he's bought 10,000 shares for himself. That's 13,000 shares they'll have to take care of if we should happen to unload it on the market just as they are beginning to liquidate, and is liable to make a hole in their profits."

D. & G. went to 64 that day, and to 65 the next.

It continued to advance as the stock grew scarcer under the quiet buying of Wentworth and Finkelsheim, who represented the syndicate.

Finally the pool members got about all the stock they could handle, and their two brokers started in to boom the price.

As the value of the stock got higher quite a bit more came to the surface, and the pool was forced to raise the funds to pay for it.

By this time Wentworth and Finkelsheim had boosted the price to 76.

Fred then called on Westcott and told him to sell his shares, as he thought it had gone high enough to satisfy him.

"Let them go in three 1,000 lots," said Fred.

"All right," replied the broker; "and after I get yours out I'll begin to feed them with mine. Between us both we ought to get \$175,000 of their expected profits."

He went over to the Exchange and offered Fred's stock for sale at 76 3-8, and Wentworth took it in.

Then he went over to Finkelsheim and asked him if he wanted any D. & G.

"How much have you got?" he asked.

"Five thousand shares."

Finkelsheim nearly had a fit, but he had to accept it or let it be thrown on the market, and the pool couldn't afford that.

Westcott then returned to Wentworth and offered him 2,000 more shares.

The broker accepted it.

"Want any more?" asked Westcott, after they had exchanged memorandums. "I've got another block of 3,000."

Wentworth didn't want it, you can depend, but he dared not refuse it at that stage of the game, so he bought it, and that let Westcott out with a profit of \$165,000.

Fred was perfectly satisfied with his profit of \$16,000, which raised his capital to \$38,000, and gave him a more solid backing for future business.

CHAPTER V.

FRED'S FIRST CUSTOMER AND WHAT HIS SECOND VISIT LED TO.

The Wentworth, Finkelsheim and Pindar syndicate worked the D. & G. deal for a good profit, in spite of the heavy price they had to pay for a good bit of the stock, and after they liquidated the general public paid the piper, as it usually did.

Fred had an advertisement running in several of the financial papers, and it was about this time that he caught his first customer.

A big, heavy-set man came into the office one day and asked for him.

Meyer announced him, and the young broker told him to ask the visitor to walk into the private room.

"How do you do, sir," said the caller. "I would like to see Mr. Farnham. I saw his advertisement in the 'Daily Indicator.' My name is Bagley. I live at Shreveport and am visiting the city on business connected with my hotel."

"I am Mr. Farnham," replied Fred. "Take a seat and let me know what I can do for you."

"You are not Broker Farnham, are you?" asked the visitor.

"Yes, sir."

"You look rather young for a trader."

"Probably, sir; but it's the young man who is running the world these days."

"I guess you're right. You look pretty smart. Are you a member of the Stock Exchange?"

"No. I couldn't be if I was worth a million."

"Why not?"

"I am not twenty-one yet. It is one of the rules of the Exchange that a member must at least be of age before he is eligible to a seat. That is the one disadvantage of being too young in Wall Street."

"How, then, do you manage to do business?"

"Easily enough. I have a business arrangement with one of the members of the Exchange, and he buys and sells for me on the floor of that institution."

"Then you can do business just the same as any other broker?"

"As far as my customers are concerned I can, sir."

"Very well; that is satisfactory to me, provided you are responsible."

"I can refer you to several brokers as to my responsibility, if you wish."

"Oh, I guess I can trust you. You look honest to me."

"Thank you," laughed Fred. "An honest-looking face has its advantages even if the owner is a crook. Do you want to buy or sell some stock?"

"Yes, I'd like to get some Blizzard mining stock."

"Blizzard!" exclaimed Fred, in surprise. "That's a new mining proposition. I can get you all you want at 15 cents a share; but I can hardly recommend it as a winner."

"Why not?"

"Because it hasn't demonstrated its ability as a producer, though the people back of it have advertised its possibilities in the most glowing way for the past year. Three months ago it was quoted at 35 cents on the Goldfield Exchange, but it has since declined to 15 cents."

"Well, I'm willing to take a risk on it," replied the man, in a confidential, and, as Fred thought, significant way.

"All right, sir; you are the doctor. How much do you want of it?"

"I'll buy 10,000 shares, if you can get it for me at 15 cents."

"That will cost you \$1,500."

"Here is the money. When can you have the stock for me? I'd like to get back home on the seven o'clock train."

"If you will return in an hour I'll have the stock for you."

"I'll be back. What commission do you charge?"

"Same as the San Francisco and Goldfield Exchanges—on stocks quoted at between 10 cents and 25 cents a share, \$2.50 a thousand shares."

"That will be \$25 for the 10,000 shares of Blizzard?"

"Yes, sir."

"All right. That's reasonable enough. I'll be back about three."

Fred gave him a memorandum of the transaction with a receipt for \$1,500, and his first customer departed.

The young broker then put on his hat and went down to Wentworth's office.

"Hello, Farnham," said that trader, when the boy walked into his office. "What can I do for you to-day?"

"I came after those Blizzard shares you offered me the other day for 12 cents."

"I didn't say you could have them any time for 12 cents. The market price is still 15 cents, according to the latest reports from Goldfield. I said if you'd take me up then I'd let you have them for 12 cents."

"All right," replied Fred, rising; "if you don't want to

sell them at 12 I won't bother. I think that's enough for the stock."

"What you think, my boy, and what others think, are two different things. However, since you are bargain-hunting to-day, and I said I'd let you have the block at 12, I'll let 'em go at that, though I'm presenting you with \$300."

"Thank you, Mr. Wentworth, you're very kind."

"It's a failing of mine to be liberal," chuckled Wentworth. "That's what keeps me poor. I am bound to say, however, that I wouldn't let the stock go at 12 cents to anybody else but you. You've just started in business, and I'd like to give you a boost."

"You're uncommonly benevolent for a broker, Mr. Wentworth. Get the stock. Here is \$1,200."

The trader counted the money with some alacrity, carried it to his cashier with a memorandum, and then returned with ten 1,000-share certificates of the Blizzard Gold and Silver Mining Co., which he handed to Fred.

"Thanks," said the young broker, rising. "I will now say good-day."

"Good-day, Farnham. Call in again."

Fred said he would some time, and left.

"Well, I've made \$325 on this deal, at any rate," he said to himself on his way back. "I wonder what put it into Mr. Bagley's head to buy this stock? He looks like a pretty hard-headed, practical man. Maybe he's received a lot of glowing circulars and prospectuses from the mine's promoter out in Goldfield and they impressed him. Well, I hope he won't lose anything by his investment. He can't say that I was over-anxious to push it on him. I don't want any customer of mine to have it in his power to say that I helped to do him. Some people, Mr. Finkelsheim, for instance, don't mind that kind of reputation, but I do."

Mr. Bagley turned up at three o'clock and Fred handed him the ten certificates.

The hotel keeper put them in his pocket with every evidence of satisfaction, and after a short conversation took his departure.

He had been gone about ten minutes when Fred noticed a folded piece of paper on the floor beside his desk.

He picked it up and looked at it.

There was some writing on the inside, which ran as follows:

"Ivanhoe, Nev., May 6.

"Dear Bill—I am going to put you on to a good thing. Take my word for it that it's a sure winner and go the limit. It's the Blizzard Gold and Silver Mining Co. It started with a hurrah about a year ago, and was reckoned such a good prospect that the price went to 35 cents a share. Then it failed to make good the prophecies of its promoters and the price has been sagging since till it's now down to 15 cents. For the last six months it has been looked upon in Goldfield with some suspicion, some of the brokers regarding it as a gold brick. Well, it is a gold brick, but not a spurious one. It's the real article, but the news of the late discoveries are at present being kept a profound secret, so that those on the inside can buy back the treasury stock, sold for promotion purposes, as cheaply as possible. It will never get below 15 cents, but in thirty days from now it will be quoted at a dollar and over. Pin that fact in your hat. Qutie a bit of the treasury stock is floating about Wall Street, and should be picked up at 15 cents. Get next to

as much of it as you can afford to buy, and reap the benefit of the rise when it comes.

Yours truly,
"W. H. H."

Fred was astonished at the contents of the paper.

How had the letter, minus its envelope, got into his office?

The only visitor Fred had had since he returned to his office was Mr. Bagley, therefore, as the hotel keeper of Shreveport had shown a decided interest in Blizzard stock, he must have dropped the letter accidentally on the floor when pulling out his handkerchief, as Fred recollected he had done.

The glowing contents of the letter would easily account for Mr. Bagley's desire to get possession of some of the stock of the Blizzard mine.

His friend "W. H. H." seemed to have secured inside information about the mine that was very valuable, if true.

Mr. Bagley clearly put great dependence on his friend's word, for he had bought 10,000 shares of the stock with the object of profiting by the tip.

Fred began to consider if it wouldn't be a good thing for him to load up on Blizzard with the same purpose in view, since the pointer had come to him through the carelessness of the hotel keeper.

While he was considering the matter, Meyer opened the door and said:

"A lady py der names of Bishop to seen you."

"Ask her to walk in," replied Fred.

In a moment the door opened again and a dashing-looking woman of perhaps thirty years entered the room.

CHAPTER VI.

FRED FALLS INTO MR. FINKELSHEIM'S TRAP.

"Mr. Farnham?" she asked interrogatively.

"That's my name, ma'am. Will you be seated?"

The caller took the chair beside his desk, and lifting her veil revealed a face of considerable beauty, which was further enhanced by various artificial aids that some ladies are fond of employing to make themselves as fascinating as possible.

"I saw your advertisement in the 'Daily Indicator,'" said the lady, sweetly, "and as I have some mining stock I wanted to sell I thought I would come down and see you about it."

"Well, you came to the right place," smiled Fred, congratulating himself on the fact of catching two customers on the same day. "What is the name of the mining stock you wish to sell?"

"I've got it here in my bag. My husband, who is a commercial traveler, and is on the road at present, made me a present of the certificates about a month ago. I have decided that I'd rather have the value of the stock than the stock itself."

The lady opened her bag and brought out, to Fred's surprise, four 5,000-share certificates of Blizzard mining stock.

"The market price of this stock, I understand, is 15 cents a share," she said.

"That is the figure it is quoted at on the Goldfield Exchange, but I don't think it will bring as much as that in New York, madam," replied Fred. "Besides, there is not

much of a demand now for this stock, since the price dropped from 35 cents three months ago."

"Don't you think you can sell it for 15 cents?"

"I think it very doubtful."

"What will you give me for those four certificates?"

"As a rule I buy and sell stock only on commission, but as I might be able to do something with these certificates at 12 cents I'll give you that for them now," said Fred, who had decided to take a chance on Mr. Bagley's tip.

"That would be how much, altogether?"

"Twenty-four hundred dollars, less \$50 commission."

"Is that the best you could do?" asked the lady, doubtfully.

"Yes, madam. I guess I could go on the Curb and get all I wanted of the stock for 12 cents. In fact, I bought 10,000 shares about an hour ago for a customer at that price."

"Well," she said, with seeming reluctance, "if that's the best I can do I suppose I'll have to take it. I think my husband paid 25 cents for the stock."

"Very likely he did, if he purchased it a month or six weeks ago. It was much higher then than it is now, and may go still lower."

"Then you think it will go lower?" she asked.

"It is impossible for me to say that it will with any degree of certainty," replied Fred. "Stocks are constantly fluctuating in value, especially mining stocks. Judging from the slump in the price of this Blizzard mine, I should say that the indications point rather to a further decline than to an advance; but if new discoveries of rich ore should be made, which might happen at any time if the property is promising, why, then a sharp advance would be in order."

"Well," said the lady, "I'll sell the certificates for 12 cents a share."

Accordingly, Fred handed her \$2,350, and she left the office with the money.

"Dot vos a fine-looking vomans vot vos in here to seen you," said Meyer, about an hour later.

"Yes, she was remarkably handsome," replied Fred.

"I t'ink dot Mr. Finglesomedings make a smash on her," he said, grinning.

"Mr. Finkelsheim?"

"Yaw. I vos oud py der hallvays vhen she came py dis office herseluf. Mr. Fingelsheim vos standing py der stairvays at der time. Vot you dinks, he valks right up und stops her und said: 'Vell, how did you make oud?' She laughed and showed him somedings dot vos in her hand. Den he shook her py der hand und laughed himseluf. 'Come py mine offices,' he said, 'und I make it all right mit you.' Und den she vent py his offices mit him, yust as if he vos her prudder. I dink Mr. Fingelsheim peen a gay poy, I ped you."

Meyer evidently thought the interview he had seen was very funny, but Fred did not think it funny at all.

He suddenly smelt a big mouse, and forthwith began to kick himself.

He was satisfied that he was the victim of a put-up job.

Mr. Finkelsheim had unloaded 20,000 shares of Blizzard stock on him by a ruse that now seemed very transparent to Fred.

Very likely Wentworth was in the game, too, and had helped the good work along.

Mr. Bagley had dropped the letter near his desk designedly, for soon after his departure the lady had called with the four certificates.

Well, the first thing for him to do was to go out and see what he could get from a mining broker for the stock, and then he would know how much he was out by the transaction.

He hurried down to the Curb Exchange and asked a broker he knew what he would give for Blizzard mining stock.

"I wouldn't touch it with a ten-foot pole," replied the broker, laughing.

"Why not?" replied Fred, in some surprise. "It's quoted at 15 cents on the Goldfield Exchange."

"That was yesterday, but the quotation amounted to nothing. The people interested in getting rid of the stock have been trying to keep up the price, probably by means of wash sales. The bottom fell out of the stock to-day, and it's been removed from the list. As things stand now it isn't worth anything. At any rate, I wouldn't give a cent a share for it. I know several brokers who have been bitten on it. Wentworth is one, Finkelsheim is another, and Pindar is a third. They've been trying to get rid of it for some time, but nobody would take it off their hands. Are you one of the unfortunates, too?"

"I'm afraid I am. I'm out \$2,000 on what I got hold of."

"Well, charge it to profit and loss, and then frame one of the certificates and hang it up in your office as a warning to be more careful about your mining stock purchases in the future."

Fred returned to his office feeling pretty sore, but he registered a vow to get back at Finkelsheim some time for the trick that foxy trader had played on him.

However, he had the satisfaction of knowing that he had made \$16,000 off the Finkelsheim crowd through the tip on D. & G., and he was sorry they didn't know it.

Next day when he passed Mr. Finkelsheim at the entrance to the building he detected a satisfied grin on the broker's countenance.

"He's gloating over having got the best of me," growled Fred. "Well, it's a long lane that hasn't got a turning. I hope to have the laugh on him yet."

While Fred charged the \$2,000 he was out to profit and loss, he didn't intend to frame one of the certificates as the mining broker had suggested.

He put them in an envelope and laid them in his safe.

It was not impossible that the Blizzard stock might come to life again some day, in which event he would be able to realize something on them.

That afternoon, as he was about starting for lunch, Miss Bancroft, who had just been to hers, entered the office looking somewhat disturbed.

"What's the matter, Miss Bancroft?" asked Fred. "You look a bit rattled."

"One of the clerks on this floor, I believe he is employed by Mr. Pindar, has been annoying me for several days past."

"Annoying you, Miss Bancroft?"

"Yes. He seems determined to make my acquaintance if he can. He came up in the elevator with me just now and actually had the assurance to speak to me. Then he fol-

lowed close behind me as far as Mr. Pindar's office. He certainly is no gentleman to act in that way."

"What does he look like?"

"He's tall and thin, and of a sandy complexion."

"That's Mr. Pindar's head bookkeeper. If he bothers you again let me know, and I will take him in hand."

"Oh, no, Mr. Farnham," she replied, hastily; "I don't want you to get into any trouble on my account."

"Miss Bancroft, I won't permit you to be annoyed any more than I would if you were my sister. I consider it my duty to protect you if you stand in need of it. I hope you understand that I am your sincere friend, and that I have your interest at heart."

"Thank you, Mr. Farnham," replied the girl, flashing a grateful look in his face. "You have indeed been very kind and nice to me since I came to your office, and I appreciate it probably more than you think."

Fred bowed and walked out of the office.

That afternoon Miss Bancroft was very busy, and worked up to five o'clock, Fred remaining to keep her company.

When she was through he offered to see her as far as the elevated station at Hanover Square, and they left the office together.

On the way to the elevator he recollected that he had forgotten a small package he intended to take home, and he asked her to excuse him a minute while he went back to get it.

It only took him about two minutes, but when he came in sight of the elevator he saw Mr. Pindar's head bookkeeper making a bee-line for Miss Bancroft as she stood awaiting his return.

"Well, if he hasn't got a nerve!" muttered Fred, hurrying forward. "Some persons are never happy unless they get themselves into hot water."

The stenographer did not recognize the bookkeeper until he was close to her, and then she stepped back from the elevator in order to avoid giving him the slightest excuse to address her.

The man, however, was determined to take advantage of his opportunity.

"Don't run away, miss," he said. "Won't you permit me to introduce myself? My name is——"

"Mr. Kraft, kindly leave that young lady alone," said a manly voice in his ear.

The bookkeeper whirled around and came face to face with Fred.

CHAPTER VII.

FRED LEARNS SOMETHING ABOUT HENRY KRAFT.

"What's that?" snorted Henry Kraft.

"I requested you not to annoy that young lady," replied Fred, coolly.

"How dare you butt into my business?" demanded the bookkeeper, angrily, for he did not recognize the boy as Broker Farnham.

"You have no right to try and force your unwelcome attentions on that young lady, Mr. Kraft. You don't know her, and she doesn't wish to know you."

"Mind your own business, will you?" snarled the bookkeeper.

"I'm attending to my business now, and that is to pro-

tect Miss Bancroft against your undesirable advances. My right to do so is unquestionable, as she is connected with my office."

"Your office?"

"Yes. My name is Frederick Farnham, stock broker."

"Oh, indeed," replied Kraft, with a sneer. "So you're the boy broker, are you?"

He had heard considerable about Fred from his employer, and, as Mr. Pindar had no very high opinion of Fred, it was natural that his bookkeeper would also be somewhat prejudiced against the young broker.

"I may not be a man in years, Mr. Kraft, but I know how to behave myself toward ladies," retorted Fred.

"Do you mean to say that I don't know how to behave myself?"

"You are not behaving yourself as a gentleman towards Miss Bancroft, at any rate. This is the second time to-day you have tried to force yourself on her notice without any encouragement on her part. Now, please cut it out in the future."

"You young whippersnapper, how dare you use such language to me?" roared Kraft, in a rage.

At that moment the elevator stopped at the floor, and Fred, ignoring the bookkeeper, said to the girl:

"Come, Miss Bancroft, we will go, if you please."

She hurried into the elevator, and, as Kraft made no attempt to follow—much to the girl's relief—the cage went down without him.

"That man makes me so nervous," said the stenographer, as they were leaving the building. "I was so afraid that you might have trouble with him."

"I don't think he would have found it to his advantage to have had a run-in with me. I am not the least bit afraid of people of his stamp," replied Fred.

"But it would have been dreadful if you had come to blows, just on my account."

"It would have been in a good cause, so far as I was concerned, and I fancy he would have had cause to regret it had he made an attempt to strike me. I am fully able to take care of myself, even if it comes to a scrap."

"I hope he may not annoy me any more," she said, nervously.

"I have an idea that he won't, so don't worry about it."

After that they got talking about something more interesting than Mr. Kraft, and in a short time they reached the Hanover Square station.

Fred went as far as 129th Street with her, and then he walked across to his home, while she continued on up to the Bronx.

Next day the young broker noticed that H. & O. stock was attracting considerable attention at the Exchange.

For several days it had been going up slowly, but surely, and was now ruling at 56.

After some consideration he decided to get in on it, so he called on George Westcott and left an order with him to buy 5,000 shares for his account, putting up a margin of \$28,000.

Inside of three days the stock went to 61 1-2, and then Fred sold out, making a profit of about \$26,750, and raising his capital to nearly \$63,000.

This successful deal was splendid salve for the throw-down he had received from Mr. Finkelsheim, and he forgot

all about the dead shares of the Blizzard mine that lay snugly tucked away in his safe.

Miss Bancroft was not troubled further by Henry Kraft, who gave her a wide berth whenever they accidentally met, either in the elevator, or in the corridor.

Kraft, however, had it in for Fred for interfering between him and the young lady, and he cudgled his brain for some plan that would enable him to get square with the young broker.

He was willing to do most anything, however mean and contemptible, provided it did not react on himself—in fact, such tricks were right in line with his nature, and came easy to him; but their success depended largely against whom they were directed.

While he hated Fred, he was, at the same time, afraid of the smart young broker, and so he went slow about getting back at him.

It happened, however, that trouble overtook him from another quarter.

One day, as Fred was on his way to the elevator, he saw a poorly-dressed little woman, of perhaps forty, looking at the different doors as if in search of some name.

Thinking to be of service to her, the boy trader stepped up and said:

"Who are you looking for, madam?"

"A banker by the name of Kraft."

"There is no banker in the building by that name, ma'am."

"Isn't this the Oriole Building?"

"Yes, ma'am."

"And this is the sixth floor?"

"That's right, ma'am."

"Here is Mr. Kraft's card," and she showed a small piece of pasteboard, evidently the production of a cheap printer, on which Fred read: "Henry Kraft, Banker and Broker, Sixth Floor, Oriole Building. Money received on deposit at 5 per cent."

"I know a Henry Kraft on this floor, but he's neither a banker nor a broker. He is a bookkeeper for Owen Pindar, yonder. He is tall and thin, with a sandy complexion and hair to match."

"That's him," said the little woman, eagerly.

"But, madam, he is not in business for himself," replied Fred, regarding the card in a puzzled way.

The little woman looked uneasy and somewhat distressed.

"Not in business for himself?" she fluttered. "When he handed me his card he told me that he had been established ten years. He has \$900 of my money, every cent I have in the world, on deposit."

"He has?"

"Yes, and I came after the interest on it for six months, which he told me I could get any time I asked for it."

"Have you got anything about you to show that you gave him this money, ma'am?"

The little woman pulled out a small memorandum book, on the back of which was printed in small letters, "Henry Kraft," and in larger characters, "PASS BOOK."

"Well, ma'am, this is only a common memorandum book, such as you could buy in any stationer's store for a nickel, and not at all like a banker's pass book. How came you to deposit your money with Mr. Kraft?"

"He used to board with my sister. He dressed well and

seemed to have plenty of money. I had my money in a savings bank at 4 per cent. interest. He told me if I would deposit it with him he'd give me 5, and perhaps 6 or 7, if conditions were good in Wall Street. He said he paid 6 1-2 per cent. last year to all his depositors. He talked to me a good deal about the matter until I finally took my money out of the savings bank and let him have it, and he gave me that book to keep. He told me to let him know when I wanted any of my money and he would bring it up to me and save me the trouble of coming down after it."

"Very kind of him," said Fred, with a tinge of sarcasm in his tone.

"Lately he moved away from my sister's, and I couldn't find out where he had gone. It was only by accident that I found this card at my sister's. The one he gave me originally he had borrowed back to use as copy for the printer, he said, but he did not return it."

"Well, ma'am, my advice to you is to go into Mr. Pindar's office and see if the Henry Kraft who is bookkeeper there is the same man who represented himself to you as a banker and broker. If he is, you'd better ask him to return you the \$900 belonging to you and then put it back in the savings bank again. In my opinion you are taking great chances of losing it by leaving it in his hands, for he certainly got it from you under misrepresentation. If you have any trouble in settling with him, come in and see me, and I will try and help you out. Here is my card."

"I am very much obliged to you," said the little woman, gratefully, accepting his card. "You say Mr. Kraft is a bookkeeper for Mr. Pindar on this floor?"

"Yes, ma'am. There's his office yonder. I will be back in about half an hour. Should you call at my office and I am out, wait for me. In fact, it might be advisable for you to call and let me know how you make out with Mr. Kraft—that is, unless he gives you your money on demand, which I am afraid he won't do."

Fred then continued on to the elevator, while the little old lady, whose name was Elizabeth Owens, entered Mr. Pindar's office.

CHAPTER VIII.

FRED TURNS THE SCREWS ON MR. KRAFT.

When Fred got back to his office three-quarters of an hour later, he found the little old lady waiting in the reception room.

"Step right into my private office, Mrs. Owens," he said, as politely as though she were a queen. "Well, what luck did you have?" he asked, after they were seated.

"That was the Mr. Kraft to whom I gave my money," she said.

"I thought as much," replied Fred, dryly.

"He admitted that he was now working for Mr. Pindar as his cashier and head bookkeeper, but that he was carrying on his banking and brokerage business as a side issue. He assured me that my money was perfectly safe in his custody, and offered to pay me the 5 per cent. interest on it that was due. I accepted that, and he gave me \$22.50. Then I told him that I had concluded to draw my money, as I had use for it. He said that he had it out at interest, and that I couldn't have it for six months. That was the arrangement he said he had with me."

"Was it, Mrs. Owens?"

"No. When I let him have my money he said I could draw it any time I wanted to, but that I would lose the current interest by so doing, just as in any bank."

"Well, what did you say to him? Didn't you insist on his paying you?"

"I told him that I must have it. Then he said that it was impossible under the arrangements. Finally he said that he would try and let me have \$100 in a month. I told him that was not satisfactory, and then he said that was the best he could do for me. I told him that I would have to see a friend about it if he couldn't settle with me. He asked me not to do that, and said he would see if he could do better. He told me to return home, and that he would call upon me in a few days."

"The fact of the matter is, Mrs. Owens, he either can't, or doesn't want to, return you the money."

"What shall I do, then?" she asked, anxiously. "I can't afford to lose it."

"Well, if you will give me an order on him for the \$900 I guess I will be able to make him come up with it. In the meantime, if you want \$100 on account. I can let you have it."

"Thank you. I don't want to use the principal. The \$22.50 he gave me will answer. If you will draw out an order on him for the money I will sign it. I suppose you will need the book?"

"Yes, I will have to return it to him when he pays the money."

Fred drew up the order and Mrs. Owens signed it.

"Is this your address on the book, Mrs. Owens?"

"It is."

"Well, you'll hear from me to-morrow, and I hope I shall be able to tell you that I have your money in my possession."

"I hope so, Mr. Farnham. I thank you very much for the interest you are taking in my business, and I am willing to pay you for your time."

"There will be no charge whatever, Mrs. Owens. I consider it my duty to see that you are not imposed upon by a man of whom, for reasons, I have no great opinion."

Mrs. Owens then took her departure, and shortly afterward Fred sent a note to Mr. Kraft by Meyer asking him to call on him as soon as possible.

In a few minutes the German boy came back.

"Well, what did he say?" asked Fred.

"He said he would seen you to der old Nicks pefore he would call py your offices."

"He said that, did he?" chuckled the young broker.

"Yaw, I ped you he did. He vos purty mad when he read dot letters. He told me to go py der door oud, or he would put me oud."

"He did?" grinned Fred.

"Yaw. I said, 'I don'd dink you vill put me oud. I could valk me oud midoud any help.'"

Fred put on his hat and went straight to Mr. Pindar's office.

Kraft pretended not to see him, but the young broker marched up to his desk.

"I received the gentlemanly message you sent me in answer to my note, so I was obliged to come in and see you here," said Fred.

"What do you want with me?" snarled the bookkeeper.

"I have a little business to transact with you which I thought you might prefer to settle in the privacy of my office, but since you thought proper to return me an insulting reply to my request for you to call, why, we'll fix it up right here."

"What business have you with me? I have none with you."

"You are acquainted with an old lady by the name of Elizabeth Owens, I believe," said Fred, tersely.

Mr. Kraft gave a start and changed color.

"She has given me an order on you for the sum of \$900, which you owe her. Here is the order, and I make the demand for immediate payment."

"What have you got to do with this matter?" roared Kraft, furiously.

"I represent Mrs. Owens. You will pay this money by five o'clock to-day or I'll have you arrested and prosecuted for obtaining money under false pretenses. That is all there is to it, Mr. Kraft," replied Fred, in a resolute tone and manner.

The bookkeeper staggered against his desk, the picture of consternation.

"I will settle with Mrs. Owens myself," he gurgled.

"No, you won't. You had your chance to do that a little while ago, and you turned her down. Now you'll settle with me, or take the consequences."

"You have no authority to interfere in this affair," said Kraft, tremulously.

"Yes, I have. That order is my authority."

"I can't recognize it. I have an arrangement with Mrs. Owens which I can hold her to."

"You haven't any arrangement with her. Even if you had the whole transaction is clearly illegal. You represented to her that you were a banker and broker, which you never were. Here is your alleged business card, which can be used against you in court. Perhaps I had better show it to Mr. Pindar and ask his opinion about it."

"Don't for Heaven's sake. He might discharge me," faltered the bookkeeper.

"Then he doesn't know that you have been issuing such cards, eh?"

"I never issued any of them."

"What do you call this, then?"

"I only got a dozen printed."

"Is that all? That proves that you didn't get them up for any honest purpose, I should imagine."

"I had them printed just for fun."

"There wasn't any fun in taking the \$900 from Mrs. Owens. It was every cent she owned in the world. What did you do with it?"

"I used it to make money with."

"In the stock market or at the race course?"

"You have no right to question me about my private affairs," replied Mr. Kraft, doggedly.

"All right. Are you going to settle with me by five o'clock?"

"I'll give Mrs. Owens \$100 on account, and the rest later on."

"No. You'll pay the \$900 by five o'clock or leave this office in charge of an officer."

"I couldn't raise \$900 in so short a time to save my life," whined the bookkeeper, now thoroughly rattled.

"What's the best you can do?"

"Maybe I can raise \$300 by to-morrow."

"Maybe won't do, Mr. Kraft. That isn't business. Mrs. Owens wants her money, and you've got to ante up."

"I can't do it on such short notice," groaned Kraft.

"Well, I'll give you a chance. Pay \$300 by four o'clock to-morrow and the balance on Saturday noon."

"I'll see what I can do," fluttered the bookkeeper, who realized that he was in a bad hole.

"Very well. I'll expect to see you in my office to-morrow, not later than four. If you fail to come to time I will first of all call on Mr. Pindar and state the circumstances to him, and then I'll get out a warrant for your arrest."

Fred then walked out of the office, returned to his own, and dictated a letter to Mrs. Owens which Miss Bancroft typed on her machine.

Fred signed it, enclosed it in an envelope and sent Meyer out to post it.

Next day, about four, Kraft came in a very humble manner to Fred, handed him \$200, and said that it was the best he could do.

"How about the balance?" asked the young broker.

"I'll pay you \$10 a week."

"That won't do. It would take a year and a half for you to pay up at that rate. Bring in \$200 more on Saturday and I will give you ten weeks to pay the balance in. Those are the only terms I will make with you."

Kraft begged for more time, but Fred was firm, and the bookkeeper left feeling as if life wasn't worth living.

He had to pawn all his personal property of any value to raise the \$200 which he paid over to Fred on Saturday.

The trouble was, he had used the \$900 in a marginal speculation and lost the greater part of it.

He now had \$150 up on a rising stock, and the result of this deal was his only hope.

During the next week he was fortunate enough to close the transaction out at a profit of \$300.

After paying Fred two \$50 instalments, he went in on another deal and realized enough to get himself out of his hole, a sadder and wiser man; but what his private feelings were toward Fred we leave the reader to imagine.

CHAPTER IX.

MEYER SUPPEGREENZ TO THE RESCUE.

One day before Kraft had completed all his payments on Mrs. Owens' account, Fred came into the office after having spent a couple of hours in the gallery of the Stock Exchange.

Meyer followed him in and said:

"You told me to keep mine ears open vide when I vas oud, und off I heard somedings apoud stocks I vos to told you, ain'd id?"

"That's right," replied Fred. "Have you heard something of that kind?"

"I ped you I heard someding yust a liddle vholes ago."

"Let me hear what it was," said Fred, with an interested look.

"Vell, while I vos standing py der elevators, Mr. Finkelsomedings und anodder shentlemans come up to took der

machines down. Mr. Fingelsomedings said to der udder shent, 'Dere dot Dutch lobster is, I told you apoud, who vorks for Farnham der poy proker, vot is a soft snaps to sold Blizzard stocks to.' Der shent looks at me und says, 'Where did you got dat hat?' I vos insulded at such a questions und I looked at him dis vays," here Meyer assumed a wooden expression that made Fred laugh heartily. "'He is a fools,' said der shent to Mr. Fingelsomedings, und Mr. Fingelsomedings said, 'Yaw, he got a screw loose py his ubber story.' Den dey both laughed und I felt purty mad, I ped you."

"I thought you was going to tell me about something in the stock line?" said Fred.

"Yaw, I come to dot now. After dey left der elevators I follow dem close und listen to deir talk. Der shent said to Mr. Fingelsomedings, 'Now, don'd forgot to got pusy mit O. & B. right away. Ve vant all dot ve can get yust so soon as bossible, und ve don'd vant to pay much over der market, vlich to-day is 42.' 'Don'd you vorry,' said Mr. Fingelsomedings. 'I vill seen to it at vonce.' 'Haf der stocks delivered py der Manhattan National, C. O. D.' 'I vill done dot,' said Mr. Fingelsomedings. 'How apoud der sellings?' 'I vill seen to dot later on,' said der shent. Den der elevators come down und dey got apoard und I did, too. Dot vos der whole dings. Vot you dinks? Id amounds to somedings, yaw?"

"Yes, it looks pretty good. You are sure the name of the stock was O. & B.?"

"I vould sworn to id py der Pible on," replied Meyer, positively.

"The gentleman told Mr. Finkelsheim that he wanted him to buy all he could of it as soon as possible, and have it delivered C. O. D. at the Manhattan National Bank?"

"Dot vos right."

"Very well, Meyer. If your information turns out to be a winner I'll raise your wages two dollars a week."

"Py shimmany, den I vill got \$10, yaw?"

"Sure."

"Do I got two dollars more efery dimes I found oud somedings like dot?"

"Yes, if it pans out."

"Py shinsher! I safe me all dot moneys und von off dese days I start oud mineseluf as a proker, I ped you. Den I got me married to Louisa purty quick."

Then Meyer went out into the reception room to think it over.

"Off dis shob don'd peen a soft snap I'm a liars," he said to the stenographer. "I oxbect to got rich von off dese days, I ped you."

"I hope you will, Meyer," the girl replied, laughingly, for she and the German lad were on the best of terms.

"So vill you got rich, too, vhen you marry der poss."

"I marry Mr. Farnham!" exclaimed Miss Bancroft, blushing as red as a rose.

"Vhy not? You like him, don'd you?"

"You mustn't ask such embarrassing questions, Meyer."

"Vell, you don'd need to got so red py der faces. Id ain'd noddings to peen ashamed off. S'pose der poss asked you to marry him vonce, vould you done id?"

"Now, Meyer, aren't you awful!" she exclaimed, in a flutter.

"Vell, off I told you somedings you keep id to yourseluf?"

"What do you mean?"

"Vhisper. Mr. Farnhams is dead gone mit you. He told me dot you vos der finest und pest gel in der vorlds. Dot looks like pizness, I ped you. Dot's der vay I t'ink about Louisa."

"Now, Meyer, let's talk about something else," said the stenographer.

In the meantime Fred was in his room figuring on going into a deal in O. & B. on the strength of what Meyer had told him.

The stock was ruling at 42, which was a low price for it.

If there was going to be a boom in it he wanted to be in on the ground floor with the members of the syndicate who were going to back it.

After duly considering the matter, he put on his hat and called at Westcott's office.

The broker was in, and appeared to be glad to see him.

"I want you to buy me 10,000 shares of O. & B., Mr. Westcott," he said.

"All right, I'll go out and get it for you right away."

"Here's your marginal security," said Fred, handing him a bunch of money which he had got from his safe deposit box on the way over.

Westcott counted the cash, and finding that it was correct, he turned it over to his cashier, and then putting on his hat went out to buy the stock, while Fred went down Broad Street to see a Curb broker.

That afternoon, when, as had become his custom, he escorted Miss Bancroft to the station and uptown, he found her a bit more reserved than usual.

He had an engagement with her to take her to the theater that night, and when they parted she told him she would be ready on time.

After the show they went to an ice cream parlor and then took the train for the Bronx.

She lived several blocks from the station, and they did not hurry themselves after leaving the train, although it was nearly midnight.

The streets were silent and lonesome at that hour, and Fred took advantage of his opportunity to talk in a very confidential vein to the lovely girl who was every day becoming more dear to him.

She had very little to say as they walked along, and seemed to give more attention to the ground than usual.

They had walked half a block in silence and were approaching her home when Fred suddenly blurted out:

"Miss Bancroft, there is no use of my trying to conceal the fact, I've learned to think a whole lot of you since I made your acquaintance. I am thinking more of you every day. In fact, I know I love you very dearly, and I shall go on loving you more and more as time passes. Are you offended with me for telling you this?"

"No," she replied, in an almost inaudible tone, with head bent.

"Won't you tell me whether you care a little bit for me? Won't you tell me whether I dare hope that some day you will make me the happiest boy in the world with your love?"

She made no reply to this, but he thought she clung just a trifle closer to him than before.

At that moment they reached the corner.

Suddenly, and without any warning, three ruffians dashed upon Fred and struck him down, while another grabbed Miss Bancroft and stifled the scream that rose to her lips.

Fred, while dazed by the attack, was not overcome as easily as the rascals had anticipated.

He was up in a moment, and went for them with his sledge-hammer fists in a way that created some confusion in their ranks.

Three to one, however, was big odds for him to overcome, and he had his hands full trying to hold them off.

Unobserved by the ruffians, a stout boy with a flaxen-haired girl on his arm was approaching down the cross-street.

They stopped short and looked at the scrap, which was taking place under a gas-lamp.

"Py shinsher! Dose shaps vill knock dot feller oud und run away mit his gel. I feel yust like taken a hand mit dot scrimmage."

"You mustn'd done it, Meyer. You got yourseluf hurt, den vot would become off me?" said his companion, who was short and stout, and very pretty.

"Vell, off I got hurt I know id, I ped you; but you dink I vos a 'fraid-cap, Louisa, to stood py und see a young shent mit his ladyloaf got put oud of pizness? Nein. I don'd peen such a fellers as dot. You stood here yust a liddle vhiles."

"Now, Meyer, vos you crazy as a lunatic? I von'd led you go. I vill hold you py der arms so you don'd move."

"Louisa, I vos ashamed off you, to dink dot you would stood here und seen a gel und her svedheart in such a pad fix, und do noddings to helup dem."

Meyer Suppegreenz, for he it was, shook himself loose from his anxious sweetheart and made a break for the ruffians, just as one of them felled Fred with a glancing blow from a slung-shot.

Meyer uttered a wild yell and went for the three men.

The rascals were startled by his sudden appearance, and he bowled one of them over before they recovered themselves.

Then the other two started for him.

It happened, however, that a revolver had dropepd from the pocket of the chap the German boy had knocked down, and he snatched it up and fired it into the face of one of the others.

The bullet grazed the rascal's cheek, while the flash of the powder blinded him.

He shouted that he was shot, and staggered off with his hands to his face.

The report of the weapon ended the fight, for the others took to their heels and fled.

Miss Bancroft, the moment she was released, rushed to the spot where Fred lay half stunned, and kneeling down, took his head in her arms and called on him to speak to her.

Meyer fired after the retreating ruffians, without any effect, however, than to make them run faster, and then he came back and looked down at the pair he had saved.

The gaslight shone in their faces, and he recognized them in great astonishment.

"Py shinsher! Off id don'd peen Mr. Farnham und Miss Pancroft!"

Then he shouted for Louisa to come over, and she was soon standing by his side.

CHAPTER X.

FRED WINS THE GIRL OF HIS HEART.

Tillie Bancroft was holding Fred's head in her arms and weeping, while she wiped the blood away from the wound on his scalp, which was not serious at all.

"Dear, dear Fred; speak to me!" begged the girl, who felt at that moment that the young broker was all in all to her, and she could not disguise her feelings in her excitement.

Meyer knelt down and looked at the cut on his employer's head.

He saw that it was nothing to be worried at.

"Dot don'd amound to noddings, Miss Pancroft. He vill spoke to you in a minutes. Yust vait a liddle und don'd got so oxided."

In a few moments Fred recovered enough to realize that he was practically in Miss Bancroft's arms, and the sensation was so very pleasant that he took his time recovering completely.

"Vell, Mr. Farnham, how you felt now?" asked Meyer.

"Why, hello; that you, Meyer?"

"I ped you id's me."

"Why, where did you spring from?" said Fred, as he got on his feet and grabbed the stenographer's arm for support, for he felt dizzy. "And who is this young lady?"

"Dis is mine svedheart, Louisa Strauss. Louisa, dis is mine poss in Vall Street, Mr. Farnham."

"Happy to meet you, Miss Strauss," said Fred, as the young German girl made a bob.

"Louisa, I make you ocquainted mit Miss Pancroft, who vorks dot machines called der typewriders at our offices," went on Meyer.

Another bob from the flaxen-haired girl and a smile from the stenographer.

"You vish to know where ve spring from, Mr. Farnham? Vell, Louisa und me peen to a surbrise pardies at der houses off Mr. Koopenhaus, der groceryman, who yust got back from a visits to der Faderland. Ve vos coming py der street down vhen ve seen der scrap, und I t'ought I would took a hand in id to help der weaker pardy oud."

"Then I suppose Miss Bancroft and I owe our rescue to you, Meyer," said Fred, grasping his office boy by the hand.

"Vell, I von't said dot ain'd der fact. I guess dot Louisa und me didn'd got here any too quick."

"Se you carry a revolver, do you, Meyer?" said Fred, observing the weapon that the German boy still held in his hand.

"Nein. One off dem shaps dropped id. I picked id up und shot von off dem py der faces, but hergot away yust der same."

"Well, I'm very much obliged to you, Meyer, and sha'n't forget what I owe you," said Fred.

"You're velcome, und don'd owe me noddings."

"You're a plucky fellow, anyway, Meyer. Which way are you going?"

"Louisa und me haf two plocks more to gone, und den she vill be home. I lif py der corner grocery upstairs, yust a liddle vays more."

"Then Miss Bancroft and I will bid you both good-night, as we go up this street," said the young broker, taking Tillie's arm in his.

A few minutes later the stenographer had reached her own door.

Fred took her hand in his and put his arm around her unresisting form.

"You do care for me, don't you?" he said, eagerly.

"Yes," she replied.

"How much?"

"Oh, very much," she replied, turning her head away to hide her blushes.

"With all your heart?" he persisted, drawing her to him.

"Yes," she murmured, dropping her head on his shoulder.

"And I love you with all my heart, too," he said, raising her head and kissing her.

Next morning, when the stenographer was taking off her hat, Meyer said to her:

"Vell, vot you dinks off mine svedheart, Miss Bancroft?"

"She's a very pretty girl, Meyer."

"I ped you she is: You don'd seen such a nice gel efery day, ain't id?"

Miss Bancroft laughingly said that she fully agreed with him.

Just then Fred came in and bade them good-morning.

"Will you come in and take a little dictation, Miss Bancroft?"

"Certainly," she replied, getting her notebook.

Meyer looked at them meditatively, and then went to his seat and winked a big wink all to himself.

When Miss Bancroft came out of the room after a very brief interval, looking very rosy about the cheeks, Meyer was chuckling to himself at a great rate.

"I ped me mine life dot dictation vos only a plind so dot he could kiss her midoud gifing der snap away. I done dot mit Louisa more as zwei dozen dimes mineseluf," and he chuckled again.

After a little while Fred went out, and by eleven o'clock was in the gallery of the Exchange, looking down at the hustling traders on the floor.

Two days passed before there was anything doing in O. & B., and then it went up a couple of points.

Next day it went up a point and a half, and on the day after, which was Saturday, it closed at 47.

Fred, who was now looking for the boom to set in, was in the gallery early on Monday morning.

The stock opened at 47 3-8 and went with a rush to 49, then a bear raid was made on it, and it fell back to 43 in a few minutes, amid great excitement, for the brokers who had bought a short time before were eager to sell out at a loss, under the impression that a big slump had set in.

O. & B. did not get below 43, and shortly after it was rushed up to 50, amid renewed excitement, traders vying with one another in their eagerness to buy once more.

Many of the purchasers were brokers who had sold short a few minutes before, and the unexpected rise forced them to buy in order to cover their sales.

At noon O. & B. was up to 55.

Had Fred sold out at that price he would have made a profit of \$80,000 that morning, or about \$130,000 altogether.

He held on, however, for he believed the price would go higher.

After that it advanced much slower than he thought it would, and was going at 57 1-8 when the clock of the Exchange stood at two.

Fred then concluded that he wouldn't hold on any longer.

He knew that Westcott was on the floor, so he went downstairs and sent in for him.

When the broker came in answer to his call, the young trader told him to sell out his shares at the market.

Westcott nodded and went back to carry the order into effect, while Fred went to lunch with a healthy appetite, for he figured that he would come out \$150,000 ahead of the deal.

When he settled up with his broker he found that his calculations had been correct, and that he was now worth \$213,000.

That day, as he was returning to his office after lunch, he overtook Tillie at the entrance to the building.

They got off at the fifth floor by mistake, and as soon as they discovered their error they started for the next floor by way of the staircase.

Right ahead of them was an old gentleman who was ascending the stairs with the slowness and deliberation of one afflicted with the infirmities of age.

At that moment Broker Owen Pindar ran out of his office, which was close to the head of the flight, and dashed down the stairs in a great hurry.

He had a bundle of papers in his hands that looked as if they might be certificates of stock.

Mr. Pindar, in his reckless haste, collided with and upset the old gentleman who was ascending the stairs ahead of Fred.

Farnham, indignant that he did not stop to apologize, lowered his head and butted him squarely in the chest.

CHAPTER XI.

FRED MAKES A NEW FRIEND AND GETS A COMMISSION.

Broker Pindar went backward, tripped over the old gentleman's body, and landed on his back at the turn of the staircase.

The papers had flown out of his hand and were scattered over the marble floor below.

He was sputtering with rage when he got on his feet.

"You young villain!" he roared, shaking his fist in Fred's face as the boy was assisting the old gentleman up. "You did that on purpose!"

"I admit it. You deliberately knocked this gentleman down and started on without pausing to see whether he was injured or not, or even to apologize. You acted like an overgrown hog, and I guess I didn't give you any more than you deserved."

"How dare you call me an overgrown hog, you jackanapes?"

"I didn't say you were, I merely said that you acted like one, and so you did."

"I will make you pay for this outrage," gritted the trader. "I'll have you arrested for assault!"

"All right. Go on and have me arrested. I'll tell the magistrate how you acted to this old gentleman, and I'll bet he'll make you feel like thirty cents."

Mr. Pindar said something not altogether polite, and then hurried downstairs to recover his papers.

"I trust you are not hurt, sir," said Fred to the old gentleman.

"I feel as if I had been rather roughly handled," replied the old man, with a feeble kind of smile.

"I suppose I will have to apologize for Mr. Pindar's rudeness, as he is a brother broker, if only for the honor of the fraternity. I don't think many traders would be so grossly impolite to an old gentleman like yourself. I told him what I thought of his conduct, and I hope it will make him more cautious in the future when he's in an uncommon hurry. Allow me to assist you up the rest of the way."

"Thank you, young man. You are very kind. Might I ask your name?" he added, as they walked up the balance of the flight.

"My name is Fred Farnham. I am a broker, though a new one."

"I am glad to know you. My name is Robert Marsh, and I am a retired operator myself."

"Pleased to make your acquaintance, Mr. Marsh. Will you step in my office and take a seat for a little while?"

"I will walk in for a few minutes. My nephew's offices are on this floor, and I am on my way there. I got out of the elevator on the wrong floor, that is why I started to walk up the staircase."

On the way to his office Fred learned that Edward Gibbons, a Curb broker and mining promoter, on that floor, was Mr. Marsh's nephew.

The young trader led the old gentleman into his private room and handed him a chair beside his desk.

"You are quite young to be in the brokerage business for yourself," said Mr. Marsh. "May I ask how old you are?"

"Nineteen."

"How long have you been in business?"

"About three months. Prior to that I was the Exchange representative of Mr. Robert Fulton, who has retired from active participation in the affairs of the Street. I was in his employ nearly six years, beginning as his office boy and messenger, and working my way up. While acting for him at the Exchange I participated in a number of lucky deals on my own hook and accumulated a small capital, which I have since increased to over \$200,000."

"Indeed! You have been very fortunate."

"Well, I have no complaint to make, so far. I hope some day to be worth a million or two."

"You have your life before you to make it in. My life is behind me, but still I have done very well. I don't believe I am in any danger of going to the poorhouse."

"That's a comforting reflection when one gets to be old and no longer able to hustle," replied Fred. "I have no doubt you find things much different in Wall Street to what they were when you were a boy."

"Very much so. Young men of your age had a much better chance of becoming brokers then than now. It didn't take so much money in the majority of cases to carry on the business. Boys in those days grew up in the office, and often became a member of the firm if exceptionally smart. A seat in the Exchange is now worth close on to \$100,000. Thirty years ago one could become a member for less than a quarter of that sum. It takes a small fortune to do business in the Street these days. Things are worked on

a bigger scale, which is the outcome of high financial methods. The big chaps now seem to operate altogether with loaded dice. They have a firm grip on the market, and nearly always win millions, while the smaller fry look on at the game and are glad to pick up the crumbs left over."

"That's right, sir. Wall Street runs the country these times. Two or three men of big wealth think nothing of buying a railroad now, watering its securities and unloading on the public at a handsome profit."

After some further conversation Mr. Marsh said he would have to go.

"I am under considerable obligations to you, young man, for your kindness, and I hope I may have the pleasure of meeting you again. I come downtown very seldom now, so that it is impossible for me to say when I could give you another call. However, I shall be much pleased to have you call on me at my home. I live with my daughter and her husband, although the house is mine, but will eventually go to my daughter and her children. The address is No. — East Sixty-eighth Street. Any time you may feel inclined to favor me with a visit I will be happy to see you. If you should ever get into financial difficulties, and find yourself in danger of going to the wall, let me know, and I may be able to help you out."

"Thank you, Mr. Marsh. I will give you a call in the near future."

The old gentleman then took his leave.

A short time after Mr. Marsh's departure George Westcott called and was shown into the private office by Meyer.

"I want you to do a little business for me, Farnham," he said.

"I'm right on the job," laughed Fred.

"I've got a large order to execute for a big customer," said Westcott. "For reasons, I don't want to be known in the matter, so I thought you might be able to do the buying for me."

"I'm ready to attend to it."

"The stock is to be delivered C. O. D. at the Atlas National, so all you will have to do is to pick it up at the best price you can within a couple of points of the market."

"What is the name of the stock?"

"A. & P."

"How many shares do you want?"

"Any part of 30,000."

"That's quite an order."

"Yes. I'll divide the commission with you."

"All right. That is quite satisfactory."

Mr. Westcott left, and then Fred started out to gather in the 30,000 shares of A. & P., if he could find them.

The stock was going at 72.

By three o'clock Fred had bought 12,000 shares.

As he was making a bee-line for the office of a broker whom he had been directed to, Wentworth came along and stopped him.

"What's your rush, Farnham?" he said.

"I'm busy," replied Fred, who hadn't spoken to the trader since the day he was in his office and made the purchase of Blizzard stock.

"Come in and take a drink."

"Thank you, but I think I told you once that I do not indulge."

"You can take a soda, can't you?"

Fred was not anxious to enter the cafe, but he felt that it would look discourteous to refuse Wentworth's invitation, though he knew the trader was no friend of his, so he went in with him and took a sarsaparilla, while Wentworth ordered a mint julep.

"This is my tenth to-day, Farnham," he said, as he pulled the glass toward him.

"I should think it was ten too many."

"Oh, I'm used to them. They keep me primed up for business."

"Some day they'll do you up altogether."

"Don't you believe it. They're good for my health. Are you buying anything these days?"

"Yes."

"What is it?"

"Blizzard, if I can get any of it."

"You're joking, I guess."

"No. I've got 20,000 shares in my safe which some good friend of mine unloaded on me just before the bottom fell out of the mine. I'm keeping the certificates as an object lesson. One of these days, when the mine comes to life, if it ever does, maybe the laugh will be on my side."

"When those prospects peter out it is generally for good," grinned Wentworth. "You'll never realize anything out of Blizzard."

"If I recollect aright, when you offered me 10,000 shares of it at 12 cents, you praised the mine up as a winner," replied Fred, drily.

"I thought it was at the time."

"You were glad to sell me those 10,000 shares at 12 later on, just the same."

"You bought them for a customer," said Wentworth.

"How do you know I did? I didn't tell you."

"I had that idea."

"Yes, I bought them for a customer, but I guess I got them back again. Well, I'll have to leave you. Have a cigar on me."

"Don't care if I do."

Two minutes later Fred was on the street again.

CHAPTER XII.

FRED MAKES ANOTHER NEAT HAUL IN THE MARKET.

Fred secured 6,000 more shares of A. & P. by four o'clock, and the balance of the order he filled next day before noon.

He then notified Westcott by note that he had bought the whole of the stock, which he presumed had already been delivered at the Atlas Bank.

The broker complimented him on his success and sent him a check to cover one-half of the commission.

That closed the matter, and Fred felt at liberty to look around and see if he could buy a few shares on his own account, as he suspected that Westcott was buying for a syndicate that intended to boom the price.

He found it so scarce that he was only able to buy 3,000 shares, at 72 1-8.

He got the broker who had it to hold it for him on a 10 per cent. margin.

On his way back to the office he dropped in on Wentworth and asked him if he had any of the stock.

"Not a share, Farnham; but Finkelsheim has some."

"Sure of that?"

"He had it yesterday, at any rate."

"I'll call on him and see if he's got any now," said Fred.

Getting out of the elevator on his own floor, he walked into Mr. Finkelsheim's office.

The broker was surprised to see him, and after telling him to sit down, asked the young broker what he could do for him.

"I want to get some A. & P. shares. Mr. Wentworth said you had a few."

"How many do you want?"

"That depends on what you're asking for them."

"I'll let you have any part of 5,000 for 73."

"No, I can't give more than an eighth above the market. If you want to sell the block at 72 1-2 I'll take them."

"Margin or straight?"

"Margin."

"All right, you can have them," and the deal was made between them.

"Pindar has 2,000, if you want any more," said Finkelsheim.

"I'm not buying anything from Mr. Pindar. If you want to get them for me I'll take them at 72 1-2."

"Wait a moment."

Mr. Finkelsheim called his boy and sent him with a note to Mr. Pindar.

He came back in a few minutes with the stock.

An hour later the price of A. & P. advanced to 73.

On the following day Westcott himself bought all that was in sight on the floor at prices varying from 73 1-8 to 74 3-4.

Then some of the other brokers woke up to the fact that there was something in the wind about A. & P., and their efforts to get the stock sent it to 76.

Mr. Finkelsheim called twice on Fred that day, and the last time found him in.

"I'll give you 76 for those 7,000 shares I'm holding for you," he said.

Fred declined to sell, saying that he was looking for it to go still higher.

"Did you get a tip on it?" asked the broker, curiously.

"No. The only tips I ever got were those you gave me."

"Me!" exclaimed Finkelsheim, in surprise. "I never gave you or anybody else a tip. You are dreaming!"

"You mean I dreamed it. I guess you're right. I do have funny dreams sometimes. For instance, I dreamed that you once sent a lady in here with 20,000 shares of Blizzard mining stock to unload on me at 12 cents, just about the time the bottom fell out of the mine."

Mr. Finkelsheim gasped and changed color, for he had not the slightest suspicion that Fred had any inkling that the trick played upon him was a put-up job on his part.

"Unfortunately," continued the boy trader, "the dream occurred too late. I was chump enough to buy the stock, and it's in my safe now, worth about so much old paper."

"Are you hinting that I sent a lady to you with that stock?" asked Finkelsheim.

"Oh, no, I'm not accusing you of doing such a trick, though I believe such things are considered as legitimate in Wall Street. I merely said that I dreamed it."

"I should hope that you wouldn't think me guilty of taking any advantage of you," protested his visitor.

"I accept your plea of not guilty," laughed Fred. "Well, that wasn't the only remarkable dream I had in which you figured. About three months ago I dreamed that you, Pindar and Wentworth came in here to see me. While you were here you put me on to the fact that you were all interested in a syndicate that was about to boom D. & G. The dream impressed me so much that next day I bought 3,000 shares of the stock, at 60. The price went up soon later, and I unloaded the shares on somebody in the Exchange, at 76 3-8, and cleared \$16,000. That was a lucky dream, wasn't it?"

Finkelsheim gazed at Fred in a dumfounded way.

It was evident that the boy broker had secured some advance knowledge about the syndicate in question, and had used it to his advantage.

What puzzled him was how had Farnham found the secret out.

The reader will remember that Fred got the tip through Meyer Suppegreenz, who heard the three brokers talking about the syndicate the day he was hired by his young employer.

"Then I had a third dream about you," continued Fred. "I thought some operator hired you to go out and buy O. & B. shares on the quiet. As my last dream had been so fortunate I decided to take a chance on that, too, so I bought 10,000 shares of the stock for 42. Sure enough, in a short time it began to go right up. I held on till it got above 57, and then sold out. I cleared \$150,000. I hope I'll have another dream of that kind that will net me a quarter of a million."

Finkelsheim was knocked all of a heap by this second revelation, and he did not know what to make out of it.

He began to wonder if the boy didn't have the gift of second-sight.

"Those were the only tips I ever got, and they came to me through you, as I have just explained," chuckled Fred.

Finkelsheim grunted.

He would have given a whole lot to know just how Fred did get wise to the two facts in question, for, of course, he didn't take any stock in the boy's statement that he had dreamed the things he had said he did.

He was sharp enough to see that the young broker was laughing in his sleeve at him, and he was hot under the collar over it.

He did not deem it wise to let on that the matter affected him in the least, so, asking Fred once more whether or not he could close out his A. & P. holdings at 76, and receiving a negative answer once more, he took his leave.

"I'll bet he won't get over those dreams for a week," chuckled Fred, after the visitor had gone. "He knows I got on to the information in some mysterious way, and that I made money by it. That will make him sick."

Next day the brokers in the Exchange began to howl over A. & P.

Everybody wanted to buy the stock, but it was scarcer than hen's teeth.

Whoever held the shares was not letting them get out.

And so the price went to 85 in short order.

Fred stood in the gallery and watched the circus below.

Every time the price went up another point he shook hands with himself, for it meant that he was \$10,000 richer on paper.

When it reached 87, Fred went to the office of the broker who held the 3,000 shares on margin and told him to sell the stock.

It was gobbled up in 1,000-share lots, and the price kept on up.

Then Fred noticed that the stock was coming out from other quarters.

"It's time for me to sell the rest of mine before the price begins to sag," he told himself, so he dropped in on Finkelsheim and directed him to sell the 7,000 shares in small lots at the market.

It was a bitter pill for the trader to help increase Fred's cash balance, but, of course, he had to go through with it.

Next day he sent his check to Fred, and the boy found that the 7,000 shares had been sold for an average of 88.

Altogether the young broker had cleared \$147,000 on the deal, which raised his capital to \$360,000.

CHAPTER XIII.

FRED REFUSES TO BECOME A MEMBER OF A BLIND POOL.

The afternoon of the day that Finkelsheim settled with Fred for the A. & P. deal, Wentworth and Pindar called at his office in response to notes.

"Well, what's in the wind, Finkelsheim?" asked Wentworth.

"I want to talk to you about Farnham," said the trader.

"Farnham, eh? What about him?"

"I just made \$150,000 for him."

"The dickens you did! How?"

Finkelsheim explained.

"That boy has hog luck. He must have got a tip about A. & P."

"I suggested as much to him, but he denied it."

"Of course he'd deny it. So would you or I under the same circumstances. The worst of it is that when he came in and asked me if I had any of the stock I referred him to you. I thought he wanted it for a customer."

"I know you sent him to me, but I didn't think A. & P. was going to advance the way it did."

"Of course you didn't, or you wouldn't have been such a fool as to sell him the stock."

"You got 2,000 shares out of me for him, too," growled Pindar. "I hate the boy. He upset me on the stairs the other day, and I've got it in for him. I'd give a thousand dollars to get even with him."

"Well, that's why I called you two to my office, to see if we can't get up some scheme that will bleach him out of his late profits," said Finkelsheim.

"I'm with you on that," said Pindar, eagerly.

"And you can count me in on it, too," said Wentworth. "I'm not stuck on the boy, by a long shot. He's too fresh to my way of thinking. I wish we could drive him to the wall. How much do you suppose he's worth?"

"I couldn't tell you, but he admitted to me that he had made \$166,000 on two deals, and he's just cleared \$105,000 through me on A. & P. That makes over \$270,000 right there. Then he must have had anywhere from \$20,000 to \$50,000 to start in business with. I think we may safely figure that he's worth \$300,000."

"That's a whole lot of money for a boy to be worth," said Wentworth.

"Well, it's up to us to get the bulk of it away from him if we can," said Finkelsheim. "Let's see how we can manage to do it."

They put their heads together and the interview lasted until after five that day.

Next morning Wentworth called on Fred.

"Say, Farnham, a number of the moneyed chaps are talking about forming a syndicate to boom a certain well-known stock. The time is ripe for such a coup, and we expect to make a quarter of a million all around. There are twelve of us in the deal already, and we want to make it a baker's dozen, so I thought I'd tip you off to the chance of getting in with us as the thirteenth man. What do you say? The ante is a quarter of a million apiece."

"What makes you think I have so much money as that? I've only been in business a few months."

"I know that, but it's said you've been very lucky. I heard Finkelsheim say you cleared over \$100,000 on A. & P. a day or two ago."

"Mr. Finkelsheim ought to know, for he put the deal through for me; but he ought not to tell tales out of school. He should have regarded the matter as confidential."

"Oh, he merely mentioned it in an off-hand way. Well, will you come in on the ground floor with us?"

"No; I'm much obliged to you for offering to take me in with you, but I don't care to invest in the syndicate business."

"You don't mean to say that you'll turn down such a chance as this to double your investment?"

"I've made it a rule to go it alone, and therefore I must respectfully decline to go into any combination where I cannot have the exclusive control of my own money. A quarter of a million is a lot of money to put up before you even know the name of the stock that is going to be boomed."

"I'll let you know the name of the stock before you advance a dollar, as long as you guarantee to go in with us," said Wentworth.

"Why, isn't that the same as putting up the money? If I pass my word to join the pool I'll be in honor bound to cough up when the time comes. Suppose I don't fancy the stock, I can't draw out. No, Mr. Wentworth, no blind pools for me, thank you."

"You're foolish, Farnham."

"Perhaps I am. I'm young yet, and have a whole lot to learn. However, I'm willing to take my chances of making money on the outside. I have done pretty well so far on my own hook, and I'm not looking to acquire a million at express speed."

Mr. Wentworth looked disappointed.

He had expected the boy would be flattered by the proposition, and would be glad to get in on the inside of the pool in question, which, in point of fact, was a trap laid to catch his money by the three traders the previous afternoon.

Then an idea struck Wentworth.

"I'll tell you what I'll do. I'll tell you the name of the stock without any other pledge on your part than your promise not to mention it to anybody else."

"No, I'd rather not have you tell me, because I don't intend to go into the deal."

"Is that final, Farnham?"

"It is," replied Fred, very decidedly.

"All right. I'll have to look up somebody else. I'm sorry you are missing one of the chances of your life; but, of course, you are the doctor."

Thus speaking, Wentworth left the office.

He went to Finkelsheim's office and told him that Farnham wouldn't bite.

"Then we'll have to get up some other scheme," replied the trader.

"I'm afraid we'll have our work cut out to do him, as he seems to be plaguy cautious about what he does. I'm afraid that Blizzard matter has made him wary."

"Pshaw! We'll get him yet. If you and Pindar will guarantee to see me through I'll work him some way before long."

"You can depend on me," answered Wentworth. "And from the way Pindar feels toward him I guess he'll go the limit to get square with the boy."

"Well, I'll see Pindar later. You'd better drop in here at four."

Wentworth promised to do so and went away.

In the meantime, Fred was thinking his visitor's proposition over.

"I wouldn't go into a pool arrangement anyway, except under certain circumstances not likely to come my way, and I certainly would be a fool to go into anything connected with Wentworth and his friends, which means the Finkelsheim crowd. Why, they would pluck me as bare as a marble floor. They showed what their sentiments are toward me when Finkelsheim put up and worked that Blizzard job, which was a mere flea-bite in its way. I wouldn't be at all surprised if Mr. Wentworth's proposition covered some conspiracy to get legal possession of my funds. It would be like that crowd to do such a thing. No, I'm not going to walk into any more traps if I can help myself."

At that moment Meyer returned from an errand to the Mills Building.

"Der questions mit me yust now is, do I got two dollars more a weeks or don'd I?" said the German boy, as he laid a note on Fred's desk.

"What, are you striking for higher wages already, Meyer?" laughed the young broker. "You're getting about four dollars more now than most messengers who have only been three or four four months in the Street."

"Nein. You dinks I peen a fools? Vot I vish to said is dis: I haf yust picked me up some more informations about stocks, und I vos vondering off it vos going to pan me oud two dollars a week."

"Oh, I see what you're getting at, Meyer. What is it this time? If you've caught on to another good pointer you'll be the highest salaried office boy in Wall Street."

"Vell, when I vos standing py der vinders off der offices where I vent in der Mills Puiliding, vaiting for a shance to seen der poss und gif him der notes you send me mit, two shents vot look like prokers come py a door oud und von off dem said to der udder, 'Shim, ve must puy all der J. und D. we can stood for pefore der news off der consolidations mit der M. und N. gets oud py der Streets.' Und der udder shents said, 'Yaw, I ped you.' Dot's all vot I hears. Vot you dinks apoud id?"

"It looks like a good tip, all right, Meyer. I'll see what use I can make out of it," replied Fred.

"Off you make somedings oud off id den I get me two dollars more vages, ain'd id?"

"That's right," replied Fred, and Meyer left the room perfectly satisfied.

CHAPTER XIV.

FRED PULLS OFF ANOTHER SUCCESSFUL DEAL.

There had been reports in the papers off and on for six months about a contemplated consolidation of the J. & D. with the M. & N. system, but nothing definite had come of it so far.

Fred had read these accounts and had speculated more than once on the probability of the consolidation going through.

If it did he knew that the insiders and their friends would buy all the J. & D. shares in the market they could get hold of, and when the consolidation had been officially confirmed the price of J. & D. would take on a boom and then the wise ones would sell out at top figures and reap a golden harvest.

From the information that Meyer's sharp ears had corralled it looked as if the consolidation had gone through, in which event it would be announced in a few days.

J. & D. was ruling around 40, and Fred thought the chance of making a good haul in the stock was worth taking a risk on.

He judged, however, that the surest indication of the consolidation would be a scarcity of J. & D. about the Street.

If the stock was easy to be gotten he wouldn't touch it, but if, on the contrary, it was difficult to locate, he would buy as much of it as he could get hold of, which he didn't think would be much.

Accordingly, he started on a tour of the brokers' offices.

Out of a dozen traders he only found one who had any of it, and Fred bought what he had—2,000 shares, at 40 1-8.

Next day the young broker left an order with Westcott to buy him any part of 10,000 shares, and then resumed his still hunt among the offices.

He found 3,000 shares more, but had to pay 40 5-8 for it.

Then he gave up and waited to hear from Westcott.

After the lapse of a day and a half he got a note from the broker which said that Westcott had bought 7,000 shares, the last 3,000 with great difficulty, and that he didn't think he would be able to get the balance.

He had been obliged to pay an average price of 43 for it.

Fred was now satisfied that the consolidation was an undoubted fact.

"As soon as the news gets around and is confirmed, I'll begin to look for the profits that the rise will bring forth," he said to himself, in a tone of satisfaction that was reflected on his handsome and manly young face.

Next morning a paragraph appeared in one of the financial papers to the effect that there was a rumor that the M. & N. system had secured full control of the J. & D. road.

This gave rise to considerable talk in Wall Street, and a number of the traders began looking around for the latter stock.

None of it was to be found, and this fact started a lively bidding for it in the Exchange.

The result was J. & D. went up to 48 that day.

Next day it rose to 50 by noon, then the consolidation was officially announced as a fact.

The value of J. & D. rose to 60 before three, at which figure Fred ordered Westcott to sell his 7,000 shares.

The broker disposed of the stock in small lots, and easily got rid of it at the top of the market.

The 5,000 shares that Fred had bought outright for something over \$200,000, he sold through another broker, receiving 58 1-2.

When everything had been settled for, Fred was ahead a little over \$200,000, and was now worth \$567,000.

He called Meyer into the office and told him that his wages were raised to \$12 a week, and in addition handed him a brand-new \$100 bill.

"Py shinsher!" he exclaimed, joyfully. "Off dis ain'd a get-rich-quick shob I'm a liars. Louisa vill haf a fit when she seen dis bill. She vill dink dot I vos a Shay Gould or some udder pig pug like dot. I'm right in id, I ped you."

That afternoon, when Fred and Tillie Bancroft were alone in the office, the young broker told her that he was now worth over half a million dollars.

Of course she was delighted to hear he was so successful in his business, for she now had a personal interest in all that concerned him.

That very afternoon Finkelsheim, Wentworth and Pindar held another meeting in the former's office to consider the question of doing up the boy broker on that floor.

This was the fourth meeting they had held on the subject, and no definite plan had so far been hit upon to take the place of the scheme which had missed fire.

"I've got an idea at last that ought to scoop his money if he'll bite," said Finkelsheim.

"That is a pretty big proposition, I'm thinking," replied Wentworth, who was not very enthusiastic as to ultimate results.

"What is your idea?" asked Pindar, impatiently.

"My scheme is to buy options from him on a certain stock, say C. & O., which is now ruling at 70, to run fifteen days, then we'll quietly corner the stock and call on him to deliver it."

Wentworth shrugged his shoulders as if he was not much impressed with the brilliancy of Finkelsheim's suggestion.

"I doubt if he'll go into the option business," he said.

"We must make the bait sufficiently attractive. We can offer him 75 for the option on C. & O."

"What's to prevent him from going on the market right away and buying it for 70 and holding it?"

"Nothing but the fact of tying his money up for fifteen days, which I doubt if he or any other broker would do. However, my plan is to try and get him to sell us options on 10,000 or 15,000 shares. That will represent a good deal more ready money than he has, so he won't be able to buy the stock right away at 70."

"The scheme is all right, if it works, but I haven't much confidence in it as a winner, for it's my firm conviction Farnham will turn it down like he did the blind pool. He's not such a fool as we took him for at first, Finkelsheim, mind what I tell you," said Wentworth, nodding his head in a positive way.

"We'll need a barrel of money to corner the visible supply, and then hold the price up long enough to put the deal through successfully," said Pindar.

"We can get all the cash we want. I can call on all the boys who went in with us on the D. & G. pool. Just leave the organization of the scheme to me. We'll make the ante a quarter of a million each. With twenty members in the pool, that will give us a working capital of \$5,000,000. The banking house of Isaacs, Cohen Company will act as treasurer, and will advance 70 per cent. of the market value of the stock as fast as it's turned in to them. The house will, of course, be a member of the pool. I count on a backing of ten million, which ought to be enough to swing the deal."

"This is a big scheme to engineer just for the purpose of winning a couple hundred thousand from that boy," said Wentworth.

"Oh, he's a mere incident in the game. I've had this proposition under consideration for some time without any reference to him. If we can kill two birds with one stone so much the better. The deal is to be pushed through whether he bites at the option business or not. Now, I'll submit all the particulars. We should clean up two or three hundred thousand each. The Farnham matter will be an independent deal, in which we three only will be interested, that is, if it goes through."

After Finkelsheim had outlined the syndicate plans, Wentworth and Pindar agreed to go in for a quarter of a million each.

The trader said he would get the other seventeen members, including the banking establishment of Isaacs, Cohen Company, in line, and would then call a meeting to arrange the details and secure payment of the first instalment of the necessary funds.

"As this deal is going through anyway, whether we catch Farnham or not," said Pindar, "I think it would be a good idea not to approach him on the option question until we have bought up all the shares we can get on the quiet without disturbing the present price. That will make it harder for him to find any if he sold us the option and then started to cover at once."

The other two nodded, and it was so decided on.

CHAPTER XV.

FRED SELLS AN OPTION ON S. & T. STOCK.

Three days later Meyer, on his way to the elevator, picked up an envelope addressed in pencil to "William Wentworth, Johnston Building."

"Ventworth!" he said to himself. "I vonder off dot peen der Ventworth vot is in mit Fingelsomedings? Vell, I look me py der insides und found oud maype. P'raps I found anudder tips, den I vill got anudder raise."

Meyer never considered whether it was right or not to examine the contents of the envelope.

Everything was fish that came into his net.

He pulled out the enclosure and read it.

It wasn't very intelligible to him as a whole, but he saw that it was signed by Isidore Finkelsheim, and referred to some option business that was to be bought of Fred Farnham.

"I vill shown dis to der poss right away."

He returned to the office, and going into the private room, he handed the paper without the envelope to Fred.

The young broker glanced at the signature first.

He supposed Finkelsheim had given it to Meyer to hand him, so he began to read it, but had glanced over but a few words when his face assumed a look of surprised interest.

This is the way it ran:

"The pool is now complete. We meet at my office this afternoon at four. Don't fail to be on hand. I find that C. & O. is too risky for us to handle. Isaacs, Cohen Company advise the substitution of S. & T., as there are only 70,000 shares on the market, and it will be much easier to corner. Pindar has got a friend who will call on Farnham and try to get him to sell a ten-day option on 15,000 shares. He will offer him a ten-point advance, which ought to catch him. By that time we'll have the stock cornered and if he sells the option he won't be able to buy the stock to cover it, and we'll have him where the hair is short."

"FINKELSHHEIM."

"Where the dickens did you get this, Meyer?" asked the astonished boy broker.

"I found id py der corridors outside."

"Oh, you did? On the floor, I suppose?" looking sharply at the German boy.

"Yaw. Id vos py der inside off dis enfelope," and Meyer handed the cover to his employer.

Fred saw that it was addressed to Wentworth, and it was clear that that broker had lost it out of his pocket.

"How came you to pick it up?"

"Oh, vell, I don'd let noddings get py me dese days, I ped you."

"Did you read it?"

"Yaw. So soon as I seen your names in id I bring id in to you. I said to mineseluf, 'Dere is some schemes here vot Fingelsomedings vos going to vork on der poss. I vill shown id to him und dot vill put him py his guard on.'"

"It certainly refers to some trick that is about to be played on me. It may be lucky for me that you found it."

"I vos glad dot I found id, den, Mr. Farnham. I took an interest in your pizness efery dimes, I ped you."

"I believe you, Meyer, and I sha'n't forget it."

"Dot's all right. I peen your friend from der ground floor ub, I ped me your life. You are der finest poss py Wall Streets. I wouldn't shook you for noddings."

"I appreciate your feelings toward me, Meyer, and you won't lose anything by it."

"Lose somedings? I ped you nit."

"Well, run along with that letter now that I gave you to take over to Westcott."

"Yaw. I vill peen dere purty quick," and Meyer vanished through the doorway.

Then Fred re-read the note.

"So the Finkelsheim crowd are going to corner S. & T., eh? Well, I guess I'll have to help them corner it," he chuckled. "Meyer has the most remarkable luck in getting hold of tips connected with those people. This will mean another raise in his wages. Then Pindar is going to send a friend to try and buy a ten-day option on 15,000 shares of me at a ten-point advance as soon as they get the stock cornered. If I sell it to him then they figure that they'll have me trapped because I won't be able to get the stock to deliver when they call on me for it. It's a cute trick. I can beat it, though, by buying 15,000 shares now at the present market price and holding on to it for the ten days."

At \$10 profit a share I'll make \$150,000 in spite of their shrewd tactics. It would be a good scheme to buy 15,000 more shares and dump it on them after they have boomed the price. They'll only be able to get 40,000 shares altogether then, and I could make a big hole in their profits. That would be a fine boomerang to work on them. I'll do it. I'll bite at the option business and then take a fall out of them when they're calculating on my being in a hole."

Fred was highly tickled with the idea.

He ascertained that S. & T. was going at 52.

A margin of about \$160,000 would secure the call on 30,000 shares, worth about a million and a half.

Westcott would put the deal through for him right away before the syndicate got busy.

He put on his hat and went out.

He stopped at his safe deposit vaults and got the necessary funds, then he went to Westcott's office and handed in his order.

"Thirty thousand shares!" exclaimed the broker. "This is not for yourself, is it?"

"I'm not saying who it's for, Mr. Westcott. It will be quite a nice little commission in your pocket."

"That's right. Small favors are always thankfully received. You'll get the usual rake-off, whether it's for yourself or a customer."

"There will be other parties after this stock probably tomorrow morning, so you can't get on the job any too quick if you expect to fill the order."

"I'll look for it at once. What's the limit? It's quoted now at 52."

"You can go as high as 54, but I want you to try and get it as near the market as possible."

"Of course."

Fred returned to his office and Westcott began his hunt for the stock.

He filled the order by noon next day, and notified Fred to that effect.

He paid an average of 53 for the entire lot.

It gradually advanced to 56 during the week.

About noon on Saturday Meyer announced a visitor.

It was a broker named Andrew Pollard, with whom Fred was pretty well acquainted.

This was his first visit to the boy broker's office.

"You've got quite a swell little den," said Pollard, after taking a seat beside Fred's desk.

"Yes, it's good enough for a new broker with scarcely any clients as yet," replied Farnham.

"It takes time to build up a brokerage business."

"It does that. People have got to know you before they feel they can afford to give you their business."

"I suppose you are paying expenses, at any rate."

"Oh, yes, and a little over. I've made a few lucky deals on my own hook since I started in, and that helps to keep the ball rolling."

"I see you have a stenographer. How do you manage to keep her busy?"

"Oh, she takes in outside work in addition to what little I have."

"I see. I noticed that she seemed to have a whole lot of work on her table. Say, where did you get that office boy? He doesn't look as if he knew enough to last him over night. I never saw such a wooden expression as he has."

"He can't help that. He didn't make his own face," laughed Fred.

"Whatever induced you to hire such an office boy? He'd look better in a corner grocery."

"I'm going to make a broker out of him one of these days."

His visitor laughed heartily at the very idea of such a thing.

After they had conversed a while longer on indifferent topics, Pollard began to talk business.

"By the way, Farnham, have you done anything in the option line?" he asked.

"I can't say that I have."

"Any objection to selling me a ten-day option on S. & T.?"

Fred looked at him pretty hard.

So Pollard was the man Pindar had picked out to work the trick upon him.

"I might, if you are willing to pay enough for me to run the risk," he replied.

"Well, as I've got an idea that S. & T. will go above 70 inside of ten days, I'd like to make a deal with you. I'll give you 66 and deposit five per cent. of the current value of the stock as a security."

"How many shares do you want?"

"Fifteen or twenty thousand."

"What do you want to pay me 66 for when you can go out and buy it on the Street for 56 or 57?"

"The fact of the matter is, I haven't the coin to make the deal, even on a 10 per cent. margin. I'm all tied up, but I'll have all the money I want inside of ten days."

"Well, I don't care to sell you an option for more than 10,000 shares. If that will satisfy you I'll do business with you. I guess I'll be able to buy the shares in at a good profit before the ten-day limit expires."

"Won't you make it 15,000?"

"No. Ten is the most I'll take a chance on."

"Well, if I can't do any better I'll take the option on ten. Half a loaf is better than no bread. Maybe I can buy another five- or ten-thousand option from somebody else."

"Probably. You might try Pindar, or Finkelsheim, or some other broker on this floor," said Fred, without a smile.

"Thank you for the tip. I'll drop in on Pindar after I leave here," said Pollard, with the ghost of a chuckle.

Fred wrote out the option, in which he guaranteed to deliver 10,000 shares of S. & T. to Andrew Pollard, or his order, at 66, any time he might call for it within ten days.

Pollard paid him 5 per cent. of the current value of the stock, which was 56, or \$28,000, as a deposit, to be deducted from the balance due on delivery of the shares at 66.

The business having been completed, the visitor withdrew.

CHAPTER XVI.

FRED'S ENEMIES THINK THEY HAVE HIM DEAD TO RIGHTS.

On Monday morning Fred was down extra early at his office.

He knew something would be doing in S. & T. that day. In fact, he expected it would begin to rise from the moment the Exchange opened.

He judged that the Finkelsheim syndicate had bought

in the majority of the 40,000 shares, and that they were looking around for the missing 30,000 which Fred held control of.

So, when ten o'clock approached, he went up into the gallery of the Exchange prepared to see the fun.

He was not disappointed in his anticipations.

When the chairman's gavel opened business for the day Wentworth was standing at the S. & T. post.

He started in at once bidding for the stock.

A wash sale was made between himself and one of the brokers belonging to the syndicate of 5,000 shares, at 57.

Then he bid 57 1-2 for any part of another 5,000.

Nobody saying "Sold," he went on raising his bid a point at a time and the traders were attracted to the spot at once.

When he reached 60 somebody sold him 1,000 shares.

Then he kept on up to 66, where he rested, after making a wash sale at that price to secure a quotation.

Fred chuckled to himself.

"They think they have me now," he said to himself, "but I'm afraid they'll get a jolt when they call for the stock."

Many other brokers, suspecting that a corner was in progress, tried to buy the stock, but they couldn't get it, and their eager efforts only succeeded in boosting the price to 72, where it closed.

Fred thought he'd make a bluff to get the stock from Wentworth and Finkelsheim, so, a little after three, he rushed into Wentworth's office in some apparent excitement and asked him if he had any S. & T.

"Not a share, my boy," chuckled the broker. "Do you want it bad?"

"Yes. I sold an option at 66, and I want to save myself."

"I'm afraid you're in a hole, for the stock is mighty scarce. I've been trying to get a lot of it for a customer, but 12,000 shares was the most I could pick up. It is mighty scarce, for some reason."

"What do you suppose is the reason?"

"Search me. I couldn't tell you."

"It must be cornered."

"If it is, how are you going to get your 10,000 shares to deliver?"

"I didn't say anything about 10,000 shares," replied Fred, almost laughing at the slip Wentworth had made.

"I beg your pardon. I thought you said you wanted 10,000 shares."

"No, I didn't mention the number of shares I may be stuck for."

"It would be kind of bad for you if it was 10,000. The stock closed at 72 and may go to 80 to-morrow. If you had to deliver 10,000 at 66, you'd stand a chance of being \$150,000 out."

"I should hope I wouldn't be out as much as that," replied Fred. "I guess I'll stop in at Finkelsheim's and see if he's got any that he'll sell."

"I would," chuckled Wentworth. "I've no doubt he'll be glad to help you out if he can."

Fred called on Finkelsheim and asked him if he had any S. & T. stock.

"No, Farnham, I haven't any. Wish I had. It's gone up 15 points inside of a week. Got a customer who wants some?" he added, rubbing his hands in a satisfied way. "Better look in on Pindar. I think he's got a few thousand shares."

"You know Mr. Pindar and I are not on good terms. I wouldn't ask him to do me a favor for a gold mine," replied Fred.

Finkelsheim laughed.

"How bad do you want the stock?" he chuckled.

"What's the use of saying how bad I want it if I can't get it? Maybe it will come to the surface to-morrow at the present price."

Finkelsheim shook his head.

"A sudden slump would bring it out pretty quick," said Fred.

"No danger of a slump at present. It will see 90 before it goes any lower."

"I don't believe it will go to 80," replied Fred.

"I'll give you 80 for a three-day option on 10,000," said Finkelsheim.

"I'll take you," said Fred, so quick that it took his breath away.

"Write it out, and I'll give you the deposit—5 per cent. on the current value."

Fred wrote the option, took the money and left Finkelsheim hugging himself for joy.

That evening Fred called on Robert Marsh at his home.

He received a warm welcome, and was introduced to Mr. Marsh's daughter, his son-in-law and the children.

During the evening Fred told the old gentleman about the job that had been put up on him, and how he had prepared himself to turn the tables on the three conspirators.

"That was a sharp thing for you to do," said Mr. Marsh.

"One of them is the broker who upset you that day on the stairs. He's got it in for me hot and heavy because I bowled him over at the time and afterward spoke my mind so plainly to him. If I only had a couple of millions now I'd go in and try and break the market, and put the whole bunch in the soup."

"Can you give me a clear idea how the case stands at this point?"

Fred explained how the situation was at present.

"They're going to force the price to 80 or over to-morrow. Maybe they'll get it as high as 85. Then they'll probably call on me to deliver on both options. Of course I'm prepared to settle, and that will knock them silly. However, they'll take comfort in the fact of getting possession of 10,000 shares at 66 which they will try to sell for 80 or more. The moment both options are settled I'm going to dump the 10,000 shares on the market in a lump. That will give the syndicate a mighty big jolt. They'll have to take it in or there'll be a slump. I guess they'll be able to handle it somehow in order to save themselves, and I'll make a profit of probably \$300,000 on it. I'll make a profit of about \$130,000 on the option at 66, anyway, and a profit of \$270,000 on Finkelsheim's option at 80. Altogether, I stand to rake in \$700,000 on the deal as matters are going. But it would please me even more if I could do them up on the corner, and make them lose a wad of money all around."

"You certainly make me think of old times, Farnham, when I made things lively in the Street every once in awhile. I am like an old war-horse now who smells the battle from afar and longs to be in the thick of the fight once more. I have a great mind to help you win out against the men who have tried to down you, because they thought you were inexperienced and easy game for them. I will think the mat-

ter over to-night, and if I decide to take the risk I will ride down to your office in the morning and arrange matters with you. If I am not there, then you must carry your own programme out as you have decided on."

Mr. Marsh's daughter now came into the parlor again and asked Fred if he would like to hear their phonograph.

He said he would, as he enjoyed that instrument very much.

She put about a dozen records on the machine, and soon after the young broker took his leave.

CHAPTER XVII.

HOW FRED BROKE THE MARKET.

Fred didn't go to the Exchange in the morning, but sat in his office waiting to see if old Mr. Marsh would come downtown, as he had half promised to do.

The boy watched the quotations as they appeared on the tape, and he soon saw that S. & T. was mounting steadily up toward 80.

At eleven o'clock Meyer announced Mr. Marsh.

"Send him in here," said Fred.

Mr. Marsh entered the room.

Fred welcomed him and said he was glad to see him in his office again.

Mr. Marsh got down to business at once.

"Now, Farnham, how much cash have you got at this moment that you can handle?"

"About \$470,000, which includes the deposit of \$64,000 I got on the options."

"How much have you got up with your broker on the 30,000 shares as security?"

"I put up \$159,000."

"You will make a profit of how much on your first option?"

"About \$128,000."

"How much on the one you gave Mr. Finkelsheim?"

"About \$268,000."

"And you expect to make \$300,000 on your third batch of 10,000 shares, if the syndicate takes it in?"

"Yes, sir."

"Very good. Deducting the \$64,000 deposit on the options, that will give you something like a million and a quarter to depend on. Now, taking it for granted that the syndicate will be able to take the 10,000 that you're going to dump on them, you must follow it up with another 10,000, which will be a short sale, as you will be selling stock that you have not got, but which you expect to buy in later if you break the corner. If the syndicate stands up under it, fire another 10,000 at them. That ought to fetch them. If the market goes to pieces, follow up your advantage. I will see you through in safety in case you are not able to pay for all the stock you'll have to buy back to cover your short sales, and you can settle with me later."

"You're very good to offer to back me in this matter in case I should be handicapped for cash, and I thank you very much, Mr. Marsh. I hope, however, that I may be able to work it alone. Of course, I wouldn't dare attempt it if I didn't know that I have an emergency fund to call on if obliged to ask assistance of you. That knowledge will give me all the confidence I require."

"I will remain in your office to-day and watch the prog-

ress of things on the tape. What is S. & T. going at now?" asked the old gentleman.

Fred looked at the tape.

"It has reached 80."

"You will make no move till a settlement is demanded on the options?"

"That's right."

"Well, in order that there may be no hitch, I'll lend you enough money to settle for 20,000 of the 30,000 shares your broker is holding on margin, so you can have the certificates on hand to deliver. How much did you buy them for?"

"They cost me about 53."

"It will take \$1,060,000 to pay for them, less \$106,000 deposit you put up. That leaves you indebted to your broker in the amount of \$954,000 on the 20,000 shares. Well, you have, you say, \$470,000 cash. You'll need \$484,000 more. Allow me to sit at your desk and I'll draw you a check for that sum. When you go out for your own money you can get it certified at the bank, and take it to your broker's. Then you'll be able to bring back the certificates you need to settle your options with."

Mr. Marsh drew his check for the indicated amount.

Fred then put on his hat and went out to get the stock from Westcott.

He got the check certified, got his own cash out of his safe deposit box, and called at Westcott's office.

"I want to take up 20,000 of those shares you are holding for me, Mr. Westcott," he said.

"It will cost you \$954,000."

"Here is the money."

"All right. You'll have to come with me to the bank. I've got them hypothecated. The commission and interest charges you can settle later."

In twenty minutes Fred was on his way back to his office with the certificates.

"S. & T. is up to 85," said Mr. Marsh, when he entered the inner room where the old gentleman sat.

"The syndicate is pushing the price up in great shape," laughed Fred.

The words were hardly out of his mouth before Meyer came in and announced Mr. Pindar.

"Show him in, Meyer."

Owen Pindar entered the room with a half scowl on his face.

"You sold an option on 10,000 shares of S. & T. to Andrew Pollard, to be delivered at 66 within ten days on demand," he said, glaring at Fred. "Well, I bought that option and I have come to demand the stock at the price indicated, understand?"

"Have you the option with you?" asked the young broker, politely.

"Here it is."

"There is \$632,000 due on the stock. Did you bring a certified check for that amount?"

"I did not. You can't deliver the stock. You've got to settle with me on my terms."

"How do you know I can't deliver the stock?"

"I know you can't," snarled Pindar.

"You are mistaken. Here are the certificates, which you can have when you bring me your certified check for the balance due."

Fred held up the documents, and Owen Pindar nearly had a fit.

"Where did you get them?" he demanded.

"That need not worry you. You see them, don't you? Well, get your check and you can have them."

Pindar gasped.

He had never had such a setback before in his life.

All he could do was to mutter that he would return with the check, and then hurried from the room.

After he was gone Fred and Mr. Marsh had a quiet laugh over his discomfiture.

He returned in half an hour with the check and got the certificates.

S. & T. was still hovering around 85.

Fifteen minutes after Pindar's departure Mr. Finkelsheim was announced.

"I'm ready to pay you 80 for those 10,000 shares of S. & T. You see, I was right when I said the price would go over 80, Farnham," grinned the broker.

"Did you bring your certified check for the \$764,000 due on the option?"

"Do you mean to say that you can deliver the stock?" gasped the broker.

"I can. You don't suppose I'd sell you an option without knowing how I was going to come out on it, do you?"

"Why, why, yesterday you were in my office looking for the stock!"

"That fact has nothing to do with your option. If you are ready to pay for the stock I am ready to deliver it, according to agreement."

"I'll go and get the money," said Finkelsheim, looking like a beaten man.

He returned in half an hour with a certified check for the amount due, and took the stock away with him.

"That settles the options," said Fred. "Now to break the corner, if I can."

He rushed over to Westcott's office.

The broker was at the Exchange.

Fred went there and sent in for him.

When he came out the young broker said:

"Offer those 10,000 shares at the market, in one block."

"Great Scott! You're liable to start a panic, Farnham," replied Westcott.

"Don't you care. Please do as I ask you."

"All right. But if you break the market and the brokers learn you are responsible for it, they won't say a thing to you."

"I'm going to break the market, if I can. If that batch is taken by the syndicate's broker, sell another 10,000 on top of it at 80. And another after that at 75, if necessary. No quarter, Mr. Westcott. This is war to the knife between me and the Finkelsheim crowd. I'm going to break them or go to the wall myself."

"Well, I'll be jiggered!" muttered the broker, as he went inside to carry out Fred's orders.

He offered the 10,000 shares at the market, and Wentworth nearly dropped.

The syndicate man had to take it in or throw up his hands.

As soon as memorandums were exchanged between them, Westcott offered the second 10,000 shares at 80.

The syndicate couldn't take it, and their failure to support the price broke the market right there.

S. & T. went on a slump, and other stocks followed suit. The Exchange was thrown into a panic.

The traders became demoralized, and there was a rush on all sides to sell, but buyers kept under cover until S. & T. fetched up at 55, at which price Fred ordered Westcott to buy in the 10,000 shares he had sold short at 80.

Fred made nearly \$250,000 more on that deal.

He got through without calling on Mr. Marsh for a cent more than the loan of the \$484,000 check.

His total winnings on S. & T. amounted to \$963,000, which raised his capital to \$1,500,000.

Finkelsheim, Pindar and Wentworth were ruined by the breaking of the market at the most critical moment, for, after booming the price to 85, they were unable to realize on the 65,000 shares they had acquired.

Most of their associates were in the same boat, so that Fred practically wiped out what was known as the Finkelsheim crowd.

With this deal our story properly ends.

In consideration of the fact that he was indebted to Meyer for handing him Mr. Wentworth's lost note which put him wise to the plans of the Finkelsheim crowd, Fred presented his German boy with \$1,000 to put in the bank as a nest-egg for the future.

"Py shinsher!" gurgled Meyer, as he looked at the big yellowback bill. "I vill own Vall Streets von off dese days, I ped you. I don'd found vords dot vill oxbress mine feelings on der subject. Off you said der vords, Mr. Farnham, I would vork for you for noddings for der rest off mine life off you didn'd haf der moneys to paid me. You vos a shentleman und a pully poy, I ped you!"

Fred began to pick up customers after the S. & T. deal, and he soon was making quite a respectable showing in that line.

We may as well remark here that the Blizzard mine never came to life again, and the \$2,000 Fred paid out for the 20,000 shares of stock was a total loss.

When he acquired his second million he asked his stenographer if she didn't think it was time for her to quit work at the office and take charge of the new house which had just been completed for him on Riverside Drive.

Her answer was satisfactory to him, and three months later he and Tillie were off on their wedding trip.

And thus we end our story of the Wall Street Boy Who Broke the Market.

THE END.

Read "A LUCKY CONTRACT; OR, THE BOY WHO MADE A RAFT OF MONEY," which will be the next number (133) of "Fame and Fortune Weekly."

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GOOD STORIES.

The most elevated river in the world is the Desaguadero, in Bolivia. It is of considerable depth, and its whole length, from the village Desaguadero, at the south extremity of Titicaca, to the north end of the Lake Aullagas, is about 180 miles. The average elevation of the valley or tableland of Desaguadero above the level of the sea is about 13,000 feet.

Perhaps some expert in the Siamese language will tell us what is its word for "sedan-chair." When the King of Siam's ministers, protesting against his Majesty's favor toward motoring, suggested recently that "the royal sedan-chair" was always at his disposal, it is improbable that they used a word reminiscent of the French town. For it is from the scene of Napoleon III's collapse that the sedan-chair takes its name, and perhaps remote posterity will suppose that it had some connection with that event. But Sedan first produced these conveyances centuries ago, and they were seen in England in 1581. One used by James I's Buckingham provoked great popular outcry against the employment of men as beasts of burden. Sir S. Duncombe is credited with having introduced them to London in 1634. And Bath knows the Pickwickian sedan-chair to this day.

All the greatest art the world has ever produced is fitted for a place and subordinated to a purpose. The best sculpture yet produced has been the decoration of the front of a temple; the best painting, the decoration of the walls of a room. The greatest work of Raphael is simply the well-coloring of the walls of a suite of apartments in the Vatican, and his cartoons are only designs for tapestry. Michael Angelo's greatest painting is on a ceiling in the Pope's private chapel. And we may multiply such instances. Leonardo da Vinci's greatest work is the decoration of a wall in a dining-room for monks. The greatest work of Lorenzo Ghiberti, the leader of Renaissance sculpture in Florence, was simply the execution of some bronze gates. Gibbon says of the great church of St. Peter's in Rome, designed by twelve architects, among whom were Michael Angelo, Bramante and Raphael, that it is the most glorious structure that has ever been applied to the use of religion; while the Roman aqueducts, those marvelous creations of architecture, enriched by noble sculpture, were simply troughs for carrying water.

Three complete skeletons of camels which lived in America 1,500,000 years ago have been brought to light. The fossils of these animals which greatly antedated man upon the earth were dug out of a sandstone ledge down near the border line between the States of Wyoming and Nebraska. Their discoverers were members of a party sent out by Amherst College, under Dr. Frederick Brewster Loomis. Besides the camels the biologists unearthed the remains of a three-toed

horse, which is interesting as furnishing another link in the evolution of the equine. Only the skull, a section of the body and the hoof were found, but the last part was, of course, the most interesting and valuable. The finding of the camel fossils was probably the most valuable work. The animals were of a type unknown before, although others, somewhat similar, had been found in the Bad Lands of the West. The bodies of the camels were smaller than those of sheep and the heads about the same size. The neck and legs, however, were much longer and the bones of the latter very slender. In construction, despite the smallness of the frame, the bodies were just the same as those of the camels to be found to-day. Besides these complete skeletons, masses of ankle bones were found, from which it was deducted that there had been forty-five camels in the herd which met death together at the point where the remains were found. The party also brought home the teeth of probably the smallest camel ever known. These teeth were very tiny, but undoubtedly those of a camel. Strangely enough, this find was made through the instrumentality of an insect known as the "bulldog ant," because of its vicious bite. These queer little creatures make it a practice to put on the domes of their houses a varied assortment of bones which they come across in their travels. Professor Loomis and his co-workers brought back 600 tiny fossil bones which the "bulldog ants" had collected for ornamentation.

JOKES AND JESTS.

The fairy godmother looked after Cinderella approvingly as she went off with her prince. "Concerning that slipper episode," she remarked to herself, "that girl is about the only mortal woman who could do the right thing and put her foot in it at the same time."

A first-grade boy brought perfect spelling papers home for several weeks, and then suddenly began to miss five and six out of ten. "How's this, son?" asked his father. "Teacher's fault," replied the boy. "How is it the teacher's fault?" "She moved the little boy that sat next to me."

The circus agent found the rural town deserted. "Where are all the people?" he queried. "Why, stranger," drawled the old postmaster, "this here is 'Art day.'" "Art day? And have you an art gallery in this town?" "Oh, no; but the whole settlement has turned out to see one of those city artists sketch a sass'prilly ad on Jason Whetley's barn."

One day a man, apparently white, went into the best restaurant in Atlanta. The head waiter looked him over and thought he had negro blood in him. In fact, he was a very light quadroon. "Here you," the head waiter said, "you are colored." "Oh, no, I ain't," the man replied. "Not in the sense you mean." "But you are mighty dark." "I know I am; but that is because I am a Malay." The head waiter was nonplussed. He looked again, and then asked, suspiciously: "What is a Malay? Where is he from?" "Why," said the man easily, "Malays are from Malaria."

Mrs. Grimes, the landlady, was trying to find out the nature of her new boarder's occupation. First she asked him if he was in business. He told her that he was not. Then she suggested that possibly he was a salesman. "No, I'm not a salesman, exactly." "Traveling man?" "Yes, I am a sort of traveling man." "Make regular trips, I suppose?" "Very regular." "Well, I should think you'd like that. There's some variety about it." "There isn't much variety about my trips. They're always through the same territory." "That gets kind o' tiresome, does it?" "Very." "Still, if business is good, and you make plenty of sales—" "But I don't make any sales. The fact is, Mrs. Grimes, I am a conductor." "A conductor! On what railroad?" "I'm the conductor of an elevator in a big department store." "Oh!"

STRANGE STORIES OF WITCHCRAFT

By D. W. Stevens.

"What do you think of a man bringing suit against his mother to recover damages for a dog, which he charged her with having killed by bewitching it, and, not only bringing suit, but getting a judgment from a Justice of the Peace on the evidence presented to sustain the charge?" said Christian Bolz the other day. It occurred in Lancaster county, Pa., not long ago. "The man was a well-to-do farmer. His mother was a woman over 70 years old, and, as I learned, had the reputation of being a witch, and lived alone in a small cabin, her family and neighbors shunning her. Her son charged in his complaint that she had placed his dog under a spell, and refused to remove the spell unless he paid her a certain sum. He refused, and the dog ran around in a circle until it died of exhaustion. At the lawsuit before the Justice of the Peace a large number of witnesses testified as to their experience with witchcraft, and only one said he never yet had a friend or relative bewitched. One witness for the plaintiff swore that he had refused to grant the defendant's request not to be a witness for her son, and since then his well had become dry, his cows gave bloody milk, and his three-months-old baby, which before had been fat and healthy, had refused to be suckled, and had grown so puny that it was expected to die at any time. The mother of the plaintiff, seeing that a strong case was being made out against her, confessed that she had bewitched the dog, and the Justice awarded the son \$3 and costs.

"In the vicinity of Reinholdsville and other back villages are many old women who are regularly consulted by young and old, and in whose arts and supernatural powers they put the greatest faith. I visited two of these witch women, as they are called—Barbara Fisher and Mother Roske. Barbara lives in the Dunkard settlement, in a rude cabin in the mountains, six or seven miles from Reinholdsville. She must be now 85 years old. She was active and apparently physically strong when I saw her, but much bent and wrinkled, with hair as white as snow. Cunning and shrewdness were plainly pictured on her face, and her eyes were as keen as a hawk's, and not much larger. She, like all of the 'wonder-working' women of the region, has an ancient volume, printed in the German language, containing many fantastic signs and symbols, and known as a 'mystery book.' Some of these curious volumes are said to be over 200 years old, and were brought from Germany by ancestors of the present wonder workers, who were themselves adepts in witch doctoring. No alien hand is allowed to touch these sacred books, and but few persons have ever seen inside their heavy covers.

"Barbara Fisher cannot be induced for love or money to try her power of healing on one who is a stranger to her, or who lives in a large town. She confines her ministrations to her neighbors, and they go to her from miles around. Husbands take their wives, fathers their children, and young men their sweethearts to Mother Fisher for treatment for all ills and the removal of evil spells, and to obtain charms that will be potent in love and business. If a child is deformed, demented, blind, tongue-tied, or unnaturally afflicted in any way, it is taken at once to Dame Fisher. If a farmer has a breachy cow, if sheep have the murrain, if crops look bad, Barbara Fisher's aid is sought without delay. If a horse is stolen the old woman is consulted at once, and her aid implored in recovering the lost animal and capturing the thief. If there is a fire in the neighborhood, Mother Fisher is sought for information as to its cause, and, if it is believed to be incendiary, for a revelation that will bring the incendiary to speedy justice.

"She will, for a fee, give an applicant a charm to ward off lightning from his buildings, confound his enemies by bewitching them, making their wells run dry, forcing their cows to give bloody milk, prostrating their families with sickness, or bringing any dire punishment upon them that the applicant will pay for. She will undertake the job of stunting the

growth of a baby, destroying a rival's beauty, separating man and wife, settling lovers' quarrels, laying at rest a lover's doubts as to the faithfulness of his sweetheart or convincing him that she is false, procuring desired marriages, or doing anything equally absurd, either in the way of scattering blessings or calling down evils, according to the desires of her customers and the size of the fee. If she fails in anything she undertakes, it is attributed by her and everybody else to a lack of faith on the part of the person she is working with. In her healing operations she uses no medicines, but depends upon her 'charms.' Her 'powwows' consist of breathing on the afflicted part, waving the hand over it, accompanied by a few muttered words, the purport of which no one understands. The conditions upon which she will consent to operate on an applicant are implicit faith in her mode of treatment, entire confidence in and reverence for the operator, and a strict following of her instructions to the letter. She will then take the case, whatever it may be, and promise that everything shall come about as the subject desires. Singular as it may seem, she has followed professional wonder-working in that community for over sixty years, and to-day enjoys a universal reputation for infallibility.

"Old Mother Roske is said to be 90 years old, and she looks it. She lives alone, and her most ambitious feat in wonder working was the seeing a gold mine in the vicinity and collecting a fee from every farmer in the neighborhood for the privilege of digging nightly for the precious deposit. After pretty much the whole of the ground in the community had been turned up and no gold was found, Mother Roske announced that the work might as well cease, as it was evident that some one among the diggers had a cow with blood in her horns, and until that cow could be found and killed and the blood drawn from the horns and spilled on the ground at midnight when the moon was in its first quarter, it would be useless to look further for the treasure. The farmers spent much time trying to find such a cow among their stock, and although that was several years ago, whenever a cow is killed to this day in that vicinity her horns are sawed off in hopes that the blood may be found and used as Mother Roske directed in order that the gold mine may be discovered.

"Some of the charms prescribed by these witch women, and faithfully used and believed in by the credulous people among whom they operate, it is mild to call ridiculous. In the potency of witch hazel the wonder makers rely greatly. Young women are instructed to carry its leaves in their bosoms as a love charm, and so long as they are there worn no rivals can win their sweethearts from them. If they would dream of their lovers they must sleep with witch hazel leaves under their pillows, but in all cases the charm must be prepared by the wonder worker. To make an enemy's well run dry, ashes of witch hazel must be forced into the mouth of a toad over which the witch woman has held an incantation. By dropping the toad thus prepared into the enemy's well the water will leave it. One of the worst things that can befall these superstitious farmers is to have a cow give bloody milk. That is regarded as the genuine work of the devil himself. Consequently, if one man is pining for vengeance on another, he wreaks it to his satisfaction by obtaining a toad which has been fed on witch hazel by a wonder worker, and placing it where the enemy will step on it. That will turn his cow's milk into blood with neatness and dispatch.

"It is a serious undertaking to catch a horse thief and recover the horse, but either Mother Roske or Dame Fisher will not hesitate a moment to do both, if the owner of the missing animal will, as a simple evidence of good faith, give her three hairs from its tail to start with. The hairs must be picked up in the empty stall, not hairs that might have been kept on hand in case of an emergency. This is not always a very easy thing to do, as stolen horses are not in the habit of taking the precaution of leaving three hairs behind them in their stalls to insure their rescue from the thief. If the hairs are obtained, however, all that remains to be done is to cut them into equal lengths, knot them together in the middle, and then light them at both ends. Before they are lighted, though, it must be sunset, in the stable yard, and the hair must be laid

on a shovel. Whichever way the two ends of the hair turn as they burn will indicate the direction taken by the thief. The stub ends are then to be buried in the barnyard, where the sun will shine on the spot when it rises. After this has all been done, the horse thief, wherever he may be, finds that, try as he will, he cannot get away beyond a certain limit, and the first thing he knows he is turning about and driving or riding directly back to the barn from which he stole the horse, in spite of himself. All the owner has got to do is to watch for his coming and nab him when he comes.

"One of the jobs that requires nice work on the part of the wonder worker is the separation of man and wife, which seems to be another favorite way these farmers have of seeking vengeance for wrong done them. The designing and heartless person who would tear man and wife asunder must first get a hair from the head of a woman whose hair is the opposite in color to that of the wife of the man in whose family the separation is desired. The hair, however, must under no circumstances be red. Then the simple fact must be ascertained as to which was born the nearest to running water, the husband or the wife. Whichever one it may be, that is the one who must be operated upon. Something that the husband and wife have both worn at some time in their lives must be secured and burned, and the hair held in the smoke that arises. The smoked hair's mission is then to be buried at the side of the house where the doomed couple live, so that water from the eaves may drop on the spot. The name of the person who is being operated upon is then written on a piece of paper and buried where the shadow of something cast by the light of the moon may fall upon it. If the man and wife do not immediately quarrel, and the quarrel is not followed by the wife packing up and returning to her father's after all that, it is *prima facie* evidence that the operator was a little short of faith in the infallibility of the spell, and he cannot hope to succeed in his fell designs until he stands in an east wind for three successive days and prays fervently for abiding faith in the power of the witch woman."

AN EAST INDIAN LEGEND

It has often been stated that the curiosities within the walls of a museum are insignificant in number and character compared with those in the possession of private persons. A striking instance of this exists in St. Louis. In the possession of Mr. H. J. Braun is a vegetable product which, both historically and naturally, is interesting as few such articles are. Shortly after travelers from the Western world began to penetrate the Indian Archipelago, strange tales were brought to Europe concerning a wonderful submarine fruit, which possessed magical qualities of great potency. Whoever ate of this fruit was secured against the most deadly poison, and in a land where poison was as common a weapon of offense as in Rome during the middle ages this sovereign antidote was prized beyond gold or jewels, and was carefully reserved for the Rajahs and monarchs of India and the neighboring isles.

The few Europeans who were favored with a sight of this remarkable product of nature, described it as being a nut-like body, almost divided by a deep cleft through the middle, with a hard shell, inclosing a yellowish kernel and a milky fluid of a disagreeable odor. The value of the nut depended upon its size, the largest specimens being practically priceless. The tree which produced this food stood, according to the natives, in the midst of the Indian Ocean.

Among its branches dwelt the greif, a gigantic bird much resembling the fabulous roc, which winged its way by night to the mainland, bringing tigers, rhinoceri and elephants in its talons to its sea-girt nest, where they were devoured at leisure. Few mortals had ever beheld this tree and returned to the abodes of men to tell the tale, for a strong current flowed toward it, and once within its grasp no ship could make its escape, and the crews perished miserably from hunger and thirst or became the prey of the terrible greif. A few

seamen escaped by clinging to the greif's feathers and being thus carried to the mainland.

The inhabitants of Southern Java never ventured more than ten miles from the coast, for fear of being carried away by the resistless current to the strange tree and becoming the booty of its frightful denizen. The fruit was carried by the wind and waves to the coasts of Java and Sumatra, but even when cast upon the shore it was difficult to obtain, as it was imbued with life, and crept into the jungles for concealment, where it could only be found by the aid of keen-scented hounds. When found, it was forbidden under the pain of death for any subject to retain it in his possession, as all such fruit was the exclusive property of the ruler of the land. The fame of this nut had extended to China, where fabulous sums were offered by wealthy Mandarins for a single specimen. The kernel and milk were efficacious not only against all poison, but against fever, rheumatism, apoplexy, and epilepsy. The kings and rajahs made their snuff and tobacco-boxes, as well as their drinking-cups, from the shells, as they believed that no poison could harm them if only it had touched the rind of this strange nut. These cups and boxes were thickly studded with the rarest jewels, and were the most highly prized articles in the royal treasury.

The first specimen ever seen in Europe was brought to Austria by Admiral Wolferman Herssen in 1602. This officer had defeated the Portuguese fleet before the town of Bantam and delivered the city. As a reward for this great service the Rajah had presented him with one of these nuts, considering it one of the most precious of his possessions, and the only gift he could give at all commensurate with the service rendered. Emperor Rudolph II. endeavored to purchase the fruit from the admiral, but the latter declined to give it up, and it remained in his possession, and it is to-day an heirloom of the noble family of Hermansen.

For many years the superstitious belief in the properties of the strange fruit subsisted, and it was not until late in the last century that the native faith received a shock by the discovery of the tree that bore the nuts, not in the midst of the ocean, but upon the small and lonely island of Lechelles, one of the Maldivé group. Although the belief in the wonderful submarine tree, the irresistible current and monstrous bird had passed away, the faith in the power of the nut to protect against poison still remained, and it was nearly as difficult as ever to obtain a specimen.

More than eighty years ago a relative of Mr. Braun, who had passed his life in penetrating unexplored portions of the globe, determined to obtain one of these nuts, and with great difficulty made his way to the Island of Lechelles. Here he found numbers of the palms which bore the remarkable nuts, and examined and measured them carefully. The trees were from forty to fifty feet in height. At the top grew a number of immense leaves, twenty-two feet long and seven wide. From the end of the branches hung clusters of flowers, which inclosed the fruit during the early stages of development, but dropped off as the latter matured. These nuts fell into the sea, and were carried by the ocean current to the shores of Java and Sumatra. As no one had ever seen the growing trees, Lechelles being uninhabited, it is easy to understand how the belief in its submarine origin arose, and this mystery, coupled with the enormous size and strange shape of the fruit, would inevitably give birth to some strange belief in the minds of a people so mystical as the Asiatics of the Indian Ocean.

Mr. Braun's relative met with great difficulties in securing a mature specimen of the fruit, as perfect specimens were rare and highly valued, ten years being necessary for the nuts to obtain their full growth. At last he obtained one, upon the payment of three hundred dollars, and took it with him to Germany, whence it was brought by his family to this country, and is religiously preserved as an heirloom.

Only one other specimen of this peculiar nut is to be found in this country. This is preserved in the Smithsonian Institution in Washington, but is small in size and altogether inferior to the one in Mr. Braun's possession. This latter measures forty-one inches, by thirty-two, by thirty-four, and is in a perfect state of preservation.

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